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NEA

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Today

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Greg Leibert

PRESIDENT'S VIEWPOINT

Help from High Places

President George Bush has said repeatedly that he wants to be known as the Education President. That is wonderful news for America's children, America's education employees, and America's future. And it gives me real optimism about our ability to work together for the good of our schools.

A President committed to education can place a high priority on our nation's public schools—on ensuring that all America's students have access to a quality education.

The hard work necessary to provide this quality education must come from us, the men and women who have dedicated our careers to public education. But we can't do the job alone.

We need support from our national political leaders and our federal government if we are to get this vital job done. We need them to share our

commitment to America's youth, America's future, and public education.

I believe that such leadership is emerging here in Washington, D.C. As his first educational act, when he was still the President-Elect, George Bush asked Lauro Cavazos to remain as secretary of education in the Bush Administration. I am most encouraged by that selection.

Secretary Cavazos' tenure at the U.S. Department of Education has been brief. But he has moved quickly to set a new and positive tone and establish an atmosphere of good will and cooperation that was clearly lacking under his predecessor.

Shortly after he'd been asked to serve in the Bush Administration, Secretary Cavazos and I met to get acquainted.



NEA President
Mary Hatwood Futrell

We covered a wide range of education issues and found we shared many concerns.

Secretary Cavazos seems determined to make sure every student in America has access to a quality education. He is particularly sensitive to the dropout problem and was interested to hear about Operation Rescue, NEA's three-year-old dropout prevention effort.

Secretary Cavazos and I share the belief that *all* children—regardless of socioeconomic status, race, or ethnicity—can learn. We agree on the importance of encouraging more minority young people to enter our profession. We agree that the federal government has a critical role to play in helping to battle drug abuse among our nation's young.

We found common ground on a number of important educational issues. But most important, Secretary Cavazos made it clear to me that his primary interest is education. He wants to work with the NEA to make schools better for children.

I cannot overemphasize how important this is. For much of the Reagan Administration, educational issues were subordinated to politics. Serious dialogue about how to improve our schools could not occur. The losers were our nation's children.

I truly believe, and fervently hope, that this period is behind us. I believe that President Bush and Secretary Cavazos are committed to quality education for America's youth—and that we can work together to achieve this common goal.

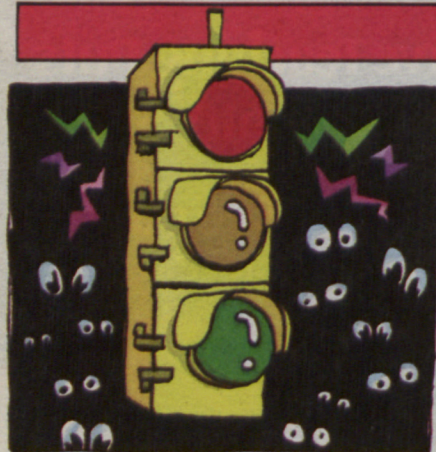
We are bound to have disagreements from time to time. But people who disagree on how to reach a common goal can continue their dialogue—and their cooperation.

And let us make no mistake, we need that cooperation and that dialogue if we are to succeed in overcoming the barriers to making a quality education available to every student in this great land.

I have invited Secretary Cavazos to speak before one of this year's NEA national conferences. And I plan to invite President Bush to address the 1989 Representative Assembly.

A dialogue has begun. We owe it to our nation's children to ensure that it continues.

TRENDS



Stop-and-Go Traffic In the Lunchroom

Do schools really use all that odd equipment advertised in school supply magazines—an indoor stoplight, for example? Well, Richmond Elementary School in Wyoming, R.I., uses a traffic light to keep down noise in the school's cafeteria.

Most of the time, the green light is on, reports Principal Pasquale Nappi in *School Board News*. But when the noise picks up, on goes the yellow school's light, along with a beeping sound. More noise draws a red light and a loud buzzer. If the red light goes on too many times, all the room lights are shut off. Next step: No recess after lunch.

The Associated Press secured one sixth grader's opinion of the investment: "I think the light stinks. It's a big waste of money."

Students Opt Out Of Physics Courses

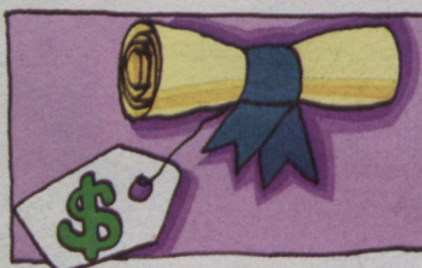
A new survey from the American Institute of Physics says 96 percent of all high school students go to schools that offer physics. Yet only about 20 percent of those schools' grads have actually taken the subject, and the percentage of minority students taking physics is even smaller.

Even among the physics teachers surveyed, the subject wasn't their Number 1 life-long favorite. Approximately one-third had taken their initial training in physics, but another third began their careers in a different field, and the rest were "drafted" into teaching physics.

Raising \$100,000

The year 2000 will see a \$100,000 tab for four years in a public college—\$300,000 in a private one, said policy-makers at a recent Brookings Institute confab. What to do? Deemphasize loans, stress savings, the pundits suggest, get

employers to bankroll employees' children, enlist the help of philanthropists and future employers, and let students trade volunteer work for tuition.



Health Education Pays Dividends

Students who receive three years of health education are not only better informed about health hazards, says a recent Harris Poll, they're also more likely to have good health habits than those with little or no health education. They exercise more, eat better, and use drugs, drink alcohol, and smoke less.

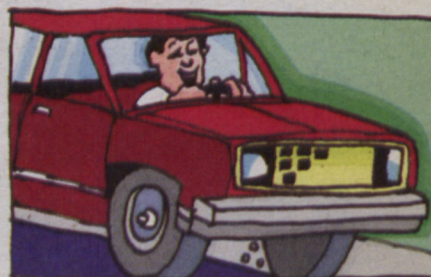
The poll, commissioned by Metropolitan Life Insurance Co., also showed that students were more concerned about their weight than about alcohol, while health teachers ranked weight last on their list of priorities.

Another finding: most parents of chil-

dren who smoke, drink, or take drugs believe their kids don't do any of these things. For more from the poll, write *Metropolitan Life* at 1 Madison Ave., New York, NY 10010.

A Dream of a Drive

Psychology Today's December issue reports on an informal survey in which 400 people answered the question: What little things in life make you happy? Among the answers gathered by economist Harry Biederman: Having the elevator go nonstop to the right floor. Driving home from work without being irritated by other drivers. Having my date unlock the door on my side after I help her into the car. Having my children bounce on me after work. And... having a cigarette and a shot of whiskey (from a 75-year-old woman).



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NATIONAL NEWS

Allen Hogie, a recent graduate of South Dakota State University, knows well how beginning teachers' salaries compare with those of other young professionals.

Hogie majored in math and seriously considered a career as an insurance actuary. Starting salary: \$32,000.

But he didn't want to crunch numbers—he wanted to mold minds. So Hogie became a high school math teacher in Presho, S. Dak. Starting salary: \$15,400.

Nationwide, average beginning teacher salaries have made steady progress in the last five years, but compared to starting salaries for other

ers earn about 60 percent of what starting engineers earn.

Five years ago, beginning teachers earned 64 percent of what math majors earned in their first jobs—now, it's 70 percent. Teachers have gained some ground against engineers and mathematicians, but the progress has been painfully slow.

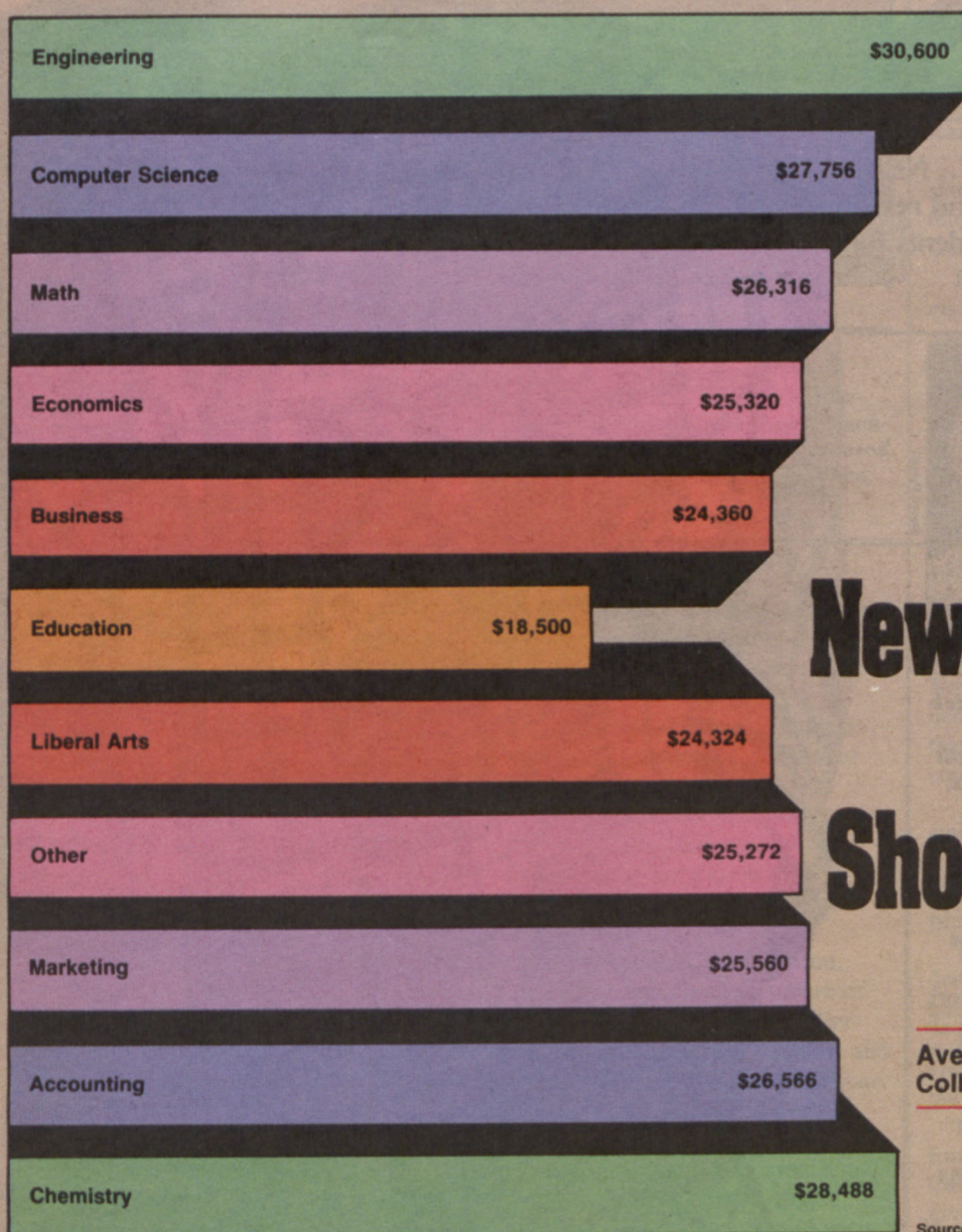
NEA Research estimates that the average beginning teacher salary is now \$18,500. By comparison, a Northwestern University study estimates that in 1989, engineers can expect to earn average starting salaries of \$30,600; computer professionals, \$27,756; and

salaries in surrounding states.

Some of the biggest gains in starting salaries can be found in New Jersey and Connecticut, where state affiliate campaigns led to the passage of legislation setting or encouraging minimum beginning teacher salaries.

In New Jersey, the statewide minimum starting salary is \$18,500, but NJEA estimates that average starting salaries in the state are now \$21,500, with many districts paying beginning teachers more than \$25,000.

In Connecticut, after a three-year Connecticut Education Association campaign, the state legislature passed a law making over \$300 million for



When It Comes To Pay, New Teachers Get Shortchanged

Average Starting Pay for 1989 College Graduates, by Major

Source: Northwestern University and NEA Research

professionals with similar career preparation, teaching salaries still lag far behind.

"Progress is being made," says NEA Compensation Project Manager John Dunlop, "but it's spotty. We're making gains in states that are doing well economically, and we're doing well in comparison to some occupations."

"But," Dunlop continues, "is the improvement enough to attract people into teaching? Probably not. At least not yet."

In 1984, beginning teacher salaries were \$14,500—or 54 percent of what starting engineers were making at the time. Now, after five years of education reform and national pressure to raise teacher salaries, beginning teach-

accountants, \$26,566. Even liberal arts graduates, notoriously ill-paid, will earn about 30 percent more than beginning teachers this year.

NEA's Compensation Program—an ambitious national effort launched in 1985 to boost salaries of all school employees—is having visible success in helping affiliates find the most effective approach to raising salaries in their states.

To date, NEA has given all 50 state affiliates \$20,000 planning grants to develop long-range compensation goals and design plans to achieve them. In addition, 19 states have received "target grants." These grants—ranging from \$20,000 to \$80,000—go to states where salary breakthroughs can be expected to have the greatest impact on

teacher salaries available to local school districts. Districts were given financial incentives for raising minimum starting salaries to at least \$20,000. Average starting salaries in the state are now \$22,325.

But that's not the case in South Dakota, or in dozens of other states with faltering economies and less of a commitment to public education.

"At the end of every month I realize the financial sacrifice I've made to go into teaching," says Allen Hogie. "After I pay my bills, I have \$40 left for food and entertainment. If I weren't getting a stipend for being assistant football coach, I couldn't make ends meet at all."

—Stefanie Weiss

News Beat

● Teacher pension plans must be transferable from one state to another if schools are to attract the best teachers, the National Governors' Association says in a recent report.

Portability will be a critical issue for school districts during the next decade because higher student enrollment and teacher retirements will require new hiring in many states, the Association says. NEA has been pressing for pension portability for many years, and portability remains an NEA priority for the 101st Congress.

● Teachers in private elementary and secondary schools are younger and less apt to have advanced degrees than public school teachers, according to a new survey by the National Center for Education Statistics. The survey marks one of the first efforts to obtain hard statistical information comparing the demographic and educational characteristics of the nation's 400,000 private school and 2 million public school teachers.

● Without a bold vision of state education goals and high expectations of students, schools, and school districts, state boards of education will be unable to gauge whether reforms are working. That's a conclusion of the National Association of State Boards of Education (NASBE). A new NASBE report acknowledges standardized testing as one accountability measure, but urges the development of other types of student assessment.

● Before entering school, children should be able to count to 10, match similar shapes, stand on one foot, and retell a simple story, according to a survey of 3,000 kindergarten teachers. The survey was conducted by World Book, Inc., in collaboration with the Chicago Public Schools.

● Only 2 percent to 3 percent of all adolescents use drugs or alcohol in school, according to a survey of 200,000 students by the Atlanta-based National Parents' Resource Institute for Drug Education (PRIDE), a private nonprofit organization. Said a PRIDE spokesperson: "We don't have a school drug problem. We have a community drug problem."

WELL PUT!



"We will use our power to remove every imposed restriction that interferes with the full exercise of professional, civic, and human rights of educators everywhere."

—Elizabeth "Libby" Koontz, NEA's first Black president, who died Jan. 6.

COVER STORY

No More Business As Usual

In Medford, Oreg., and Brighton, N.Y., NEA members are revamping curriculums and revising teaching methods to better prepare students for the challenge of the future.



South Medford student Suzanne Price says her Senior Project was "challenging but fun. It was lots of work, but it built up my confidence."



Brighton teacher Dick Esner says school shouldn't be "straight rows, straight issues, straitjackets."

South Medford High School senior Suzanne Price is waiting in the wings for her big moment.

For months, she's pored over books on music composition, arrangement, and orchestration. Night after night, she's stayed up till the wee hours listening to tapes, experimenting with synthesizers, writing, and learning.

Applying the orchestration techniques she's studied, Suzanne's composed a love song—complete with sheet music for a 20-piece orchestra. Now the time has come to demonstrate what she's learned.

She peers out from behind the curtain and sees the auditorium filling up. In the front row are her judges—music teachers, musicians, and arts professionals from the community.

The lights dim, and Suzanne moves into the spotlight. She explains her work, answers questions from the judges—then sings her heart out. As the applause dies down, she knows she's earned her diploma.

All 360 of Suzanne's fellow seniors will have a similar chance to showcase the knowledge and skills they've amassed in their 12-year academic careers. All will select a topic, write a research paper, do a related project outside of class, and then demonstrate what they've learned.

The process is called Senior Project, and it's a teacher-initiated innovation that inspires students, thrills teachers, and makes Medford proud.

In 1985, teachers at South Medford High School were presented with a unique opportunity. Their school, then housing just ninth and tenth graders,

would expand to include grades 9-12 the following fall. Their task: start from scratch and come up with a new curriculum for the 11th and 12th graders.

Four veteran English teachers—Jane Summers, Carleen Osher, Dee Chadwell, and Jay Monier—started work on the English curriculum where they always tell their students to start: in the library.

"All the researchers we read were headed in the same direction," says Summers: "towards real-world learning and synthesis of information."

After hundreds of hours and dozens of brainstorming sessions, the four teachers came up with the Senior Project—a culminating activity all students would have to complete to graduate.

It met all their objectives. Students would pick topics—from any discipline—that interested and challenged them. They would research, analyze, write, engage with faculty and community members, and speak before an audience.

And they would work. Second-semester seniors would become more than "just so much protoplasm slogging down the halls," as Chadwell puts it. They'd have to take charge of their own educations.

The results surprised—and cheered—everyone, from willing and cooperative administrators to the most skeptical students. Teachers were awed by the consistently high caliber of students'

work. Regardless of academic ability, students chose demanding and complex topics and handled them well.

They staged benefit rock concerts for the hungry, wrote novels, built river boats, choreographed dance performances, produced TV commercials and laser beams. A Costa Rican student went home for Christmas vacation and fina-

gled an interview with President Oscar Arias Sanchez for her project on the Central American peace process.

Students' self-esteem skyrocketed. One 17-year-old, who did her project on the problems of the elderly poor, gave birth two days after she presented her results. "She showed great personal courage," Monier recalls. "Without the



COVER STORY



Brighton teacher Sue Groesbeck says "kids can't hide anymore."



For his Senior Project, South Medford student Gary Weaver (left) will spend nearly two years building a wooden hydroplane. The process has him thinking about pursuing a teaching career. Above, '88 Medford graduate Trina Allen painted three self-portraits in three styles—Egyptian, Renaissance, and Impressionist—for her Senior Project.

community members have been brought in to guide students and help evaluate them. They're uniformly impressed by what they see.

David Shaw, coordinator of a local arts festival and a member of Suzanne Price's evaluatory panel, gives high marks to the overall concept of the Senior Project. "It gives students an opportunity to spread their wings... without falling too far from the nest."

Across the country, in Brighton, N.Y., an upper-middle class suburb of Rochester, Brighton High School German teacher Sue Groesbeck's juniors and seniors are clustered into groups of four. Their assignment: discuss (in German, of course) the differences between final exams in the German school system and SAT tests here. They chatter, giggle, and jot down the pros and cons of each system.

One student scans his dictionary for a word he needs to complete a sentence. Groesbeck, roaming her classroom to check student progress, stops to ask if she can help.

"No," the student answers. "I want to get it myself." A huge smile crosses Groesbeck's face as she moves to the next group. Success.

For several years now, Brighton teachers have been working with the Coalition of Essential Schools (led by Ted Sizer, Brown University education professor) to restructure learning at their school. "The kids have always done well," says economics teacher Dick Esner, "but we didn't challenge them. We didn't force them to look for answers on their own. Now we do."

"Students used to just swallow any-

thing we told them because it was part of the game," says Groesbeck, "but we don't play games anymore, so the kids can't hide by learning how to play."

To involve students in more active learning, Esner and Groesbeck and dozens of other Brighton teachers have changed how and what they teach. Teachers do less talking and cover fewer topics, while students do more—more talking, more writing, more working, and more learning.

For Groesbeck, that means no more straight rows of desks, no more fill-in-the-blank worksheets, no more lessons on the past tense just because it's March. Instead, students sit in groups or circles, depending on the lesson. They write and act out skits, they send business letters to German companies, they talk about issues they care about, and when they learn, they move on.

"Before, my students could 'do' the subjunctive," Groesbeck says. "Now, they can effectively communicate in German."

Brighton chemistry teacher John Francis found that what engages students also engages teachers. After 26 years in the classroom, Francis acknowledges, he was getting stale. "I could walk in there, give my standard lecture, and tell the same jokes I told last year. But, hell, my notes were getting yellow—and I was really unhappy."

After a week-long summer session with Sizer, Francis returned to the classroom rejuvenated as a teacher and committed to revamping his courses to encourage more active student learning. Now he engages himself—and his students—by coming up with lesson plans that allow the kids to discover complex concepts for themselves.

"When they've discovered it," he smiles, "they've learned it."

What's happening in Brighton and Medford is revolutionary.

Teachers are initiating change, sharing decision-making power, and altering the atmospheres of their schools.

Teachers are involving students, parents, administrators, and local leaders in the public education process.

Teachers are driving education reform, and as Medford English teacher Carleen Osher says, "Our success has given credibility to what we do for a living."

—Stefanie Weiss



These Brighton students are the workers; their teachers are their coaches.

NEA Salutes 10 Innovative Projects

It's Oscar time for some of NEA's local affiliates.

"We're proud to honor the teachers and other school staffers all over America who are helping redefine and restructure our public schools for the future," NEA President Mary Hatwood Futrell said in announcing the winners of the first annual NEA A+ Awards for Excellence in Education.

The Medford and Brighton Education Association projects featured on these pages are just two of the 10 A+ Award winners chosen last fall during American Education Week. The A+ winners are designated as symbols of the creative reform efforts now underway across the country.

And the other winners are—

► **Alabama's Montgomery County Education Association**, for an after-school tutoring program to combat the dropout rate and provide a safe environment for increasing numbers of latchkey children.

► **California's Corona-Norca Teachers Association**, for a ninth-grade curriculum that uses dramatic presentations of historic court trials to teach writing, speaking, and critical thinking skills.

► **California's Continuing Education Faculty Association** at Rancho Santiago Community College, for promoting lifelong learning through a non-traditional high school diploma program for students of all ages. (See page 7 of this issue for more on this winning project.)

► **Indiana's North Gibson Education Association**, for putting teachers at the heart of education reform. The "Teachers Teaching Teachers" program involves a cadre of 23 teachers who offer staff development training to their peers in a voluntary, nonevaluative climate.

► **Kansas' Topeka-NEA**, for "Reach for the Stars Day"—launched in the wake of the 1986 space shuttle disaster to encourage space-related curriculum activities and give students a pioneering outlook on learning.

► **Michigan's Clarenceville Education Association**, for a high school television production project that helps students gain the technological skills they'll need to meet the challenges of the future.

► **Michigan's Wyoming Education Association**, for a communitywide campaign—complete with billboards, contests, and a school district homework policy—to get parents involved in teaching students good study habits.

► **North Carolina's Dare County Association of Educators**, for a program that trains high school students as fifth grade teacher helpers and works to teach basic skills, build self-esteem, and combat drug use and dropout problems.

These projects—and many more like them—will be covered in future issues of NEA Today.

—S.W.

project, she would probably have dropped out of school."

The projects have reached beyond students to engage parents, faculty members, and other members of this small logging community in the Rogue River Valley.

Coordinated by Medford's Community Business Education Center, hundreds of

HUMAN RIGHTS

Low Self-Esteem Often Leads to Student Failure

In a recent speech to minority journalists, Mary Futrell noted, "Our schools must develop courses and programs aimed at helping build self-esteem." Schools must rid themselves of the pernicious tracking system, which segregates children and stratifies the curriculum, she continued. And school employees must be able to guide, support, and nurture students who mistakenly believe that they are nonachievers.

The school is the logical place for repairing the damage

explaining how it affects their behavior. A girl who consistently gets Fs, for example, can come to understand that she may be failing in school because she's learned to believe she's a failure as a person. Her negative self-concept—based on the neighborhood she lives in, the way her parents earn a living, the amount of money she can afford to spend on clothes, what her friends think of her, and what ethnic group she belongs to—forms the frame of reference for her school

only in English.

► Students who are used to learning through loosely-structured, one-on-one interactions must participate in structured, group activities.

Staff training can teach school employees how their own self-concepts affect their interactions with students and how their reactions to students can damage the students' self-concepts.

What might you learn at such a training session? For example—

► That you should view the grades students earn as evidence of their efforts to learn rather than as judgments on the quality of your teaching. If you think of students' grades only in terms of your own needs, you may decide to focus on the "good" students and ignore the underachievers, letting them continue to fail until they drop out.

► That you should give underachieving students positive experiences that debunk their negative self-concepts. Point out that they speak, write, dress, cooperate, or do assignments well. And be prepared to persevere in this even if their initial response is embarrassment, skepticism, or anger at your praise, instead of the appreciation you might expect.

► That you should remember the theme of the United Negro College Fund: "A Mind Is a Terrible Thing To Waste." To prevent that waste, points out Jacqueline Gilmore, cochair of the NEA Minority Affairs Committee, "you have a moral responsibility to encourage and direct each student to be the best that he or she can be."

—Mary Faber

For More About Self-esteem

Jack Canfield. *Self-Esteem in the Classroom* and "Teaching Human Beings To Love Themselves." Self-Esteem Seminars, 17156 Palisades Circle, Pacific Palisades, CA 92072. (Write for ordering information.)

Joshua Fishman and Gary Keller. *Bilingual Education for Hispanic Students in the United States*. New York: Teachers College, 1982.

Shirl Gilbert, II, and Geneva Gay. "Improving the Success in School of Poor Black Children." *Phi Delta Kappan*, October 1985.

Hap Gilliland and Jon Reyhner. *Teaching the Native American*. Dubuque, Iowa: Kendall/Hunt Publishing Co., 1988.

Pamela and Iris Tiedt. "Developing Self-Esteem, Motivation, and a Feeling of Connectedness." *Multicultural Teaching: A Handbook of Activities, Information, and Resources*. (2nd ed.) Boston: Allyn and Bacon, 1979.



done to children by well-meaning families—and not so well-meaning friends—who don't see the link between children's present behavior and their future success. But the school is also the place where some students' high self-esteem plummets.

To build self-esteem, schools must meet three challenges. They must structure esteem-building into the curriculum. They must modify the school culture to eliminate any negative effect it may be having on students. Finally, they must train everyone on the school staff to respond in positive ways to all students—even those who are most lacking in self-respect.

The esteem-building curriculum can show students how to like themselves by defining self-concept and

performance.

A modification of the school culture shows respect for students' cultures—a major component of their self-esteem. It thereby lessens the frequency of clashes between students and the school, the kind of clash that occurs when—

► Black students go beyond the cognitive domain and become affectively and physically involved in classroom activities.

► American Indian/Alaska Native students choose not to promote themselves at the expense of others in the group and decline to participate in class discussions.

► Asian and Pacific Islander students fail to perform like members of the stereotypical "model minority."

► Non-English-speaking students are required to learn

WASHINGTON WATCH

The 101st Congress: The More Things Remain the Same...

The 101st Congress looks quite a bit like the 100th Congress. After all, of 435 members of the U.S. House of Representatives, 409 sought reelection and only 6 were defeated. Of 27 Senators running for reelection (out of 33 whose terms had expired), only 4 were defeated.

Even so, there are significant changes. Sen. George Mitchell (D-Maine) replaced Sen. Robert Byrd (D-W.Va.) as Senate Majority Leader—a sea change of both style and substance. On the House Budget Committee, Rep. Leon Panetta (D-Calif.) took over from Rep. William Gray (D-Pa.) as chair. On the Senate Budget Committee, Sen. Jim Sasser (D-Tenn.) replaced Sen. Lawton Chiles (D-Fla.) as chair. And Sen. Tom Harkin (D-Iowa) took Chiles' place as Senate Labor—Health and Human Services—Education Appropriations Subcommittee chair.

Despite familiar faces in the Congress and the White House—and some of the same problems, including the tenacious federal deficit and conflict between domestic and defense spending—it's still a new day. Both President George Bush and new Congressional leaders will want to assert their own identities and promote their own priorities.

Within this climate, the challenge for the National Education Association falls into two basic areas: maintaining support for existing federal education programs, and working to see that "new" needs get addressed.

► **Existing federal education programs.** Resources for education and related programs have been hit hard over the past eight years. Since 1985 Congress has restored some funds for compensatory education for disadvantaged students, but we're still a long way from serving all eligible students.

► **New federal programs to address educational needs.** Education reform shouldn't be a chapter in our nation's history—renewal should be continual. President Bush has given some indication that, to him, talking about vouchers, open enrollment, merit pay, and year-round schools is going to be enough to earn him the title of the "Education President." But unless he demonstrates a willingness to work with the Congress and the education community to find meaningful solutions to education's needs, he's not going to deserve that title any more than his predecessor.

► **Assistance for American families.** Parental and medical leave legislation, assistance for early childhood development programs, and provision of the health care Americans need should be among the key priorities addressed over the next two years. Admittedly, establishing any significant new programs will be difficult under the economic and political constraints of the national debt and deficit problems. Association members must help keep the attention of members of Congress focused on the long-range implications of today's federal spending decisions.

Americans are going to be paying for this generation's deficit spending far into the future. We should be willing to give our children the tools to address future economic and social needs through an investment in education and health.

—Michael Pons, NEA Government Relations



Mitchell



Panetta



Sasser



Harkin

Local Look

ALABAMA

Get students to write Black History, and they'll learn Black history—that's the thinking behind the Birmingham Education Association's Black History Month essay contest for secondary students (conducted in cooperation with the school board). And what about students interested in singing and acting? BEA is also helping performing arts students produce a musical on Black history.

"We feel these projects give us an opportunity to heighten students' awareness of the many contributions Blacks have made and are making in America," says BEA President Samuella Hill Drew.

Drew notes that Birmingham's place in Black history and its local resources "can help to inspire and instill in our youth a greater sense of civil and human rights. Students here can see daily visual evidence of what can be achieved if you have a dream."

SOUTH DAKOTA

"Quality Education Deserves Quality Pay." Hardly a controversial statement, but Pierre Education Association members had to go to the mat to defend their right to say it.

For several years now, South Dakota teachers have been the lowest-paid in the nation. So last year, as part of a public awareness campaign, PEA members ordered buttons sporting the above slogan.

But when PEA members planned to wear the buttons to parent-teacher conferences, an irritated school board found out and voted to prohibit the gesture. Teachers were told wearing the buttons would be considered insubordination.

Charging a violation of teachers' free speech rights, PEA immediately filed an unfair labor practice charge with the state's Labor Department. Over half of the school district's 160 teachers wore the buttons despite the board's pronouncement.

Last fall, the Labor Department ruled in PEA's favor, pointing out that the board had "interfered with, restrained and coerced employees in the exercise of their rights of freedom of expression, which are guaranteed by state law."

CALIFORNIA SUCCESS STORY



Rancho Santiago Community College Association leaders are, front row, left to right: Joyce Zorger, Rudy Moreno, Rose Gee, Laurine Winetta, Peggy Patterson. Back row: Janice Jensen, president; Karen Dennis; Sherrie Allen; Richard Nichols.

Local Helps Kids Beat Odds

At-risk students and high school dropouts in Santa Ana, Calif., have a better-than-even chance for success when they enroll in the High School Subjects Program at the Centennial Education Center (CEC) of Rancho Santiago Community College. The 15-year-old, fully-accredited program has a 90 percent retention rate. Last year, some 150 participants completed diploma requirements.

Centennial's instructors—members of the Continuing Education Faculty Association/CTA/NEA (CEFA)—continually plan and review the high school program. In fact, they develop most of the course work, then submit it to a faculty-led curriculum committee for approval.

High school freshmen and sophomores who are 17 or 18 years old can enroll through the Center's Student Transition and Retention Program, because they're automati-

cally considered at risk for dropping out. Adult students come via referrals from community rehabilitation projects, local organizations, and even county jails. Currently the program has 600 students, 90 percent of them ethnic minorities.

The program offers more than high school courses. It provides students academic guidance, part-time job placement, and subsidies to help them get to and from school. Students can fit their schedule into any time between 8 a.m. and 10 p.m., Monday through Friday, September through July. Throughout that time, Centennial offers on-site, state-supported day care for children.

Rancho Santiago Association members recently won NEA's A+ Award for improving learning and showing leadership in education reform (see related story, page 4).

"It's a victory for all public employees," says PEA President Linda Steele. PEA's awareness campaign was a success, too. Recent bargaining netted members substantial raises.

TEXAS

Classified employees in San Antonio recently chose the TSTA/NEA-affiliated Educational Support Personnel of San Antonio (ESPSPA) as their exclusive representative in consultation with the school district. San Antonio's teachers are already represented by the Association-affiliated San Antonio Teachers Council.

In the vote for consultation rights, ESPSPA defeated the National Association of Government Employees (NAGE) by a vote of 593 to 410, carrying nine of 10 district voting sites.

NAGE had represented the classified employees for two years. "But at the grievance level, ESPSPA had opportunities to step in continually," says Roy Ehlers, a maintenance employee who is ESPSPA president.

"ESPSPA found a \$35,000 mistake in the salary schedule—and that discovery led to increases in some 600 people's salaries. We won countless grievances for classified employees."

Concludes Ehlers: "It's clear which organization can take action for its members."

MASSACHUSETTS

In Randolph, a friend of education banquet is more than just a meal—prospective diners do some serious educational work before their first course is served. Sponsored by the Randolph Teachers

Association and the local Parent-Teachers Organization, the annual event begins with small-group discussion of a central topic.

This year, student, teacher, and parent motivation was the subject that engaged 120 parents, teachers, administrators, and town officials in a lively exchange of ideas and suggestions. After the discussion, the groups came together to pool their recommendations, which the Massachusetts Teachers Association is printing up for local distribution.

Crowning the evening's work was the leisurely dinner, with friend of education award going to a teacher, a parent, a town librarian, and an arts council head.

The two-year-old Randolph idea looks to be spreading. This year, presidents of four other MTA locals serving as small-group facilitators got a

good look at how the event works—and how much the diners value the chance to work together.

LOUISIANA

The Winn Parish Association of Educators is making history. For the first time ever, more than 90 percent of all WAE/LAE/NEA members have signed up for LAE/PAC payroll deduction. That means each month WAE members automatically contribute a certain portion of their salary toward electing friends of education and keeping them in office.

"Our members are concerned about education issues, and—what's most important—they want to do their part to make things better," says WAE President Francis Jones.

Why did member commitment reach such a height this year? Jones has a ready answer: because this year WAE made political action one of its top priorities.

VIRGINIA

It was show-and-tell time on a grand scale in Fairfax when FEA presented its first-ever Ideas Showcase. Over 500 guests viewed 180 displays of creative teaching techniques ranging from a balloon-like "mobile planetarium" to a large musical scale with fractions written under each note.

The fair, part of FEA's celebration of American Education Week, enabled educators to swap classroom techniques, some stressing learning tools for under-achievers and others using high technology to stimulate learning.

Julie Anton of Hayfield Secondary School showed videotapes of her Algebra I class taking a test in a *Jeopardy* game show format. Seventh-grade English teacher Karen Peterson described a reading and writing program that linked seventh graders and second graders. The older children used their younger partners as characters in creative writing exercises.

The Showcase gave teachers a rare opportunity to share a rich variety of teaching techniques, notes FEA vice-president Maureen Daniels. Teachers' reactions were so enthusiastic, organizers say, that they plan to publish a booklet of the ideas and make the Showcase an annual event.

State Side

MIDWEST

This year's freshmen at the University of Wisconsin will have to meet tough new standards if they want to become teachers—thanks largely to Wisconsin's teachers.

Members of the Wisconsin Education Association Council (WEAC) led the effort to draft and pass new standards for teacher education programs in the University of Wisconsin system.

Wisconsin students going into teaching will get more training in teaching basic reading and math skills and dealing with at-risk students, and will spend more time student teaching under the tutelage of veteran teachers. They'll also have to pass a basic skills test before admittance to graduate school and an exit exam on subject matter and educational methodology.

NORTHEAST

All around the country, NEA state affiliates are on the move—but you can't usually go out to the highway and watch one. That's the opportunity Hartford citizens had when the Connecticut Education Association started building a new headquarters and donated a three-story brick building—minus the lot—to the Hartford Conservancy, a local historic preservation group.

One Sunday morning last fall, the 94-year-old house was carefully lifted off its site and shifted onto a truck. Its 2.1-mile journey, which took it past the State Capitol, lasted some 11 hours. On its new site, it will be restored for use as a multiple-family dwelling.

CEA, which paid for the move and contributed toward the restoration, is building a new seven-story headquarters building, Capitol Place, on the recently-vacated lot.

MIDATLANTIC

Education picked up some strong advocates recently when nine West Virginia Education Association members were elected to the state legislature. They include Charlotte Pritt, who retained her seat in the State Senate. The eight WVEA members in the West Virginia House of Representatives are: Richard Browning (Wyoming County),

Mary Compton (Monroe County), Delores Cook (Boone County), Andy Katz (Ohio County), Lydia Long (Mason County), Dale Manuel (Jefferson County), and Roman Prezioso (Marion County).

"The clout of the WVEA has never been more ev-

ident," said WVEA President Kayetta Meadows.

PACIFIC

Urged on by the California Teachers Association, voters in the Golden State approved Proposition 98 last fall, thereby making education the

state's number one priority. The measure passed narrowly, by 50.7 percent of the vote.

Among 98's provisions: a "fair share" calculation that some 37.6 percent of the state's General Fund will be spent on K-12 schools, regular COLA increases for school employees, and the establish-

22,000 TEACHERS POLLED

Students' Well-being Is Major Concern

A new report from the Carnegie Foundation for the Advancement of Teaching reveals deep concerns among teachers about the health and well-being of their students. The charts below show state-by-state responses to three survey questions posed to 22,000 teachers. Foundation President Ernest Boyer notes that "large majorities of teachers

find poverty, poor health, undernourishment, and neglect to be problems at their schools. The data and teacher comments suggest that we have not just a school problem but a youth problem in the nation."

The complete report is available from Princeton University Press, 3175 Princeton Pike, Lawrenceville, NJ 08648. \$10.95 ppd.

Teachers' Best Estimate Of The Percentage Of Students At Their School Who Are Living In Poverty

	None	1 to 10%	11 to 25%	26% or More
ALL TEACHERS	6%	47%	25%	22%
Mississippi.....	1	35	25	39
Louisiana.....	3	35	25	37
Kentucky.....	1	34	29	36
West Virginia.....	3	36	27	33
South Carolina ..	3	39	26	32
Arkansas.....	2	36	31	32
New Mexico.....	3	35	30	32
Texas.....	5	43	24	29
Alabama.....	5	39	26	29
Arizona.....	4	43	25	28
Georgia.....	5	37	31	28
California.....	11	40	21	28
Tennessee.....	5	36	30	28
Oklahoma.....	4	44	27	25
Alaska.....	5	48	23	25
Florida.....	6	41	29	24
North Carolina...	3	44	29	24
Virginia.....	5	44	28	23
Missouri.....	2	46	30	22
Maine.....	3	46	31	20
Michigan.....	5	53	24	19
Illinois.....	10	49	22	19
Colorado.....	10	48	22	19
Montana.....	6	49	25	19
Washington.....	2	53	26	19
South Dakota....	3	50	28	18
Oregon.....	6	44	31	18
Ohio.....	3	51	29	17
Rhode Island.....	6	54	23	17
Pennsylvania....	5	54	24	16
New York.....	5	54	25	16
Hawaii.....	11	52	21	16
Idaho.....	3	51	29	16
Indiana.....	4	55	25	16
Maryland.....	7	54	24	15
Delaware.....	1	51	33	15
Vermont.....	5	44	36	15
Utah.....	7	53	26	14
Wyoming.....	7	58	21	14
Massachusetts..	12	57	18	14
Minnesota.....	5	59	23	13
Nevada.....	6	62	20	13
Connecticut.....	17	57	13	13
New Jersey.....	19	56	13	12
Nebraska.....	9	55	24	12
New Hampshire..	6	59	23	11
Iowa.....	4	60	26	11
Kansas.....	6	56	26	11
Wisconsin.....	4	60	25	11
North Dakota....	8	66	17	9

Percentage Of Teachers Who Report Poor Health Among Students Is A Problem In Their School

	A Problem	Not A Problem
ALL TEACHERS	69%	31%
Washington.....	79	21
Oregon.....	77	23
Vermont.....	77	23
Arizona.....	76	24
Delaware.....	76	24
Missouri.....	76	24
North Carolina...	76	24
Tennessee.....	76	24
West Virginia.....	76	24
Maine.....	75	25
Alaska.....	74	26
Arkansas.....	74	26
California.....	74	26
Colorado.....	74	26
Hawaii.....	74	26
Kentucky.....	74	26
Florida.....	73	27
Idaho.....	72	28
Michigan.....	72	28
South Carolina ..	72	28
Georgia.....	71	29
Indiana.....	71	29
Nevada.....	71	29
New Mexico.....	71	29
Ohio.....	71	29
Texas.....	71	29
Oklahoma.....	70	30
Virginia.....	70	30
New Hampshire..	69	31
Minnesota.....	68	32
Pennsylvania....	68	32
Kansas.....	67	33
Louisiana.....	67	33
Rhode Island.....	67	33
New York.....	66	34
Wisconsin.....	66	34
Wyoming.....	66	34
Alabama.....	65	35
Maryland.....	64	36
Montana.....	64	36
South Dakota....	64	36
Utah.....	64	36
Massachusetts..	63	37
Nebraska.....	63	37
Illinois.....	62	38
Mississippi.....	62	38
Iowa.....	61	39
Connecticut.....	59	41
New Jersey.....	54	46
North Dakota....	53	47

Percentage Of Teachers Who Report Undernourished Children/Young People Are A Problem In Their School

	A Problem	Not A Problem
ALL TEACHERS	68%	32%
Maine.....	81	19
Vermont.....	81	19
Oregon.....	78	22
Washington.....	78	22
Arizona.....	77	23
Idaho.....	76	24
Arkansas.....	74	26
Kentucky.....	74	26
Missouri.....	74	26
Delaware.....	73	27
Oklahoma.....	73	27
Tennessee.....	73	27
West Virginia.....	73	27
California.....	72	28
Minnesota.....	72	28
Nevada.....	72	28
Alaska.....	71	29
Colorado.....	71	29
North Carolina...	71	29
South Carolina ..	71	29
Georgia.....	70	30
Indiana.....	70	30
Michigan.....	70	30
Montana.....	70	30
Ohio.....	70	30
Wisconsin.....	70	30
New Mexico.....	69	31
Texas.....	69	31
Virginia.....	69	31
New Hampshire..	68	32
Pennsylvania....	68	32
South Dakota....	68	32
Wyoming.....	68	32
Utah.....	67	33
Florida.....	66	34
Louisiana.....	66	34
New York.....	66	34
Rhode Island.....	66	34
Illinois.....	65	35
Kansas.....	65	35
Hawaii.....	64	36
Nebraska.....	64	36
Alabama.....	63	37
Massachusetts..	63	37
Iowa.....	62	38
Maryland.....	62	38
Connecticut.....	59	41
Mississippi.....	59	41
North Dakota....	56	44
New Jersey.....	53	47

Source: The Carnegie Foundation for the Advancement of Teaching, 1987 National Survey of Public School Teachers.

ment of an annual public "report card" for each school, showing its accomplishments and needs.

CTA President Ed Foglia notes that passage of 98 means that other public services may now have to do what schools have been doing for years: evaluate the effectiveness of their programs and institute reform measures.

WEST

Last fall, the Utah Education Association soundly beat back Initiatives A, B, and C, the notorious trio of tax limitation measures that were on Utah's November ballot.

Passage of the revenue-crippling proposals could have cost one in seven Utah teachers their jobs, according to former Utah governor Scott Matheson, "and it would have taken us a generation to get out of the hole."

As late as August, public opinion polls showed that 58 percent of Utah voters favored Initiative A, the centerpiece proposal. But then UEA put into action a joint UEA-NEA program to defeat the initiatives. NEA provided an election specialist and \$75,000 in matching funds (UEA members raised \$80,000).

Key to the ultimately successful effort to turn public opinion around were UEA's 10 phone banks, from which members made some 62,000 calls to voters.

SOUTHEAST

Florida Teaching Profession-NEA enrolled record numbers of members in an aggressive membership drive that lifted the Association over the 50,000-member mark.

Nine FTP-NEA locals reached better than 80 percent of membership potential, led by the Sumter County and Washington County Education Associations at 93 percent each. The Collier County Education Association reached 88 percent and for the first time in its history topped 1,000 members. The Association of Bay County Educators, Gulf County Classroom Teachers Association, Flagler County Educators Association, Jackson County Education Association, Pinellas Classroom Teachers Association, and Highlands County Education Association all achieved 81 percent membership.

STUDENT HEALTH

The ACHE and A-CHOO Season Strikes Again



are, in most instances, crowded quarters. The children are so susceptible just because they *are* children. Either they've never had influenza at all, or they've never had the current strain. They simply have no immunity.

Because influenza is spread through coughing, sneezing, and respiratory secretions, the best thing teachers can do to help slow the spread of the disease is to encourage good hygiene.

They should make sure that students cover their mouths when they cough, that they carefully dispose of used tissues, and that they wash their hands whenever it's necessary.

As for protecting themselves, teachers should consider being immunized every year by the end of November. The new influenza vaccines

are very effective and have few side effects. They're especially recommended for people with illnesses that could be complicated by catching the flu and for those who have demanding jobs and can't be spared to spend several days at home with the flu. I think everyone would agree that teachers fall into the latter group.



Advice for this month's student health column comes from Edgar K. Marcuse, M.D. Dr. Marcuse is the director of ambulatory services at Children's Hospital and Medical Center in Seattle, Wash., as well as a clinical professor at the University of Washington. He also is a member of the American Academy of Pediatrics' Committee on Infectious Diseases.

Next Month

Another distinguished member of the American Academy of Pediatrics will discuss childhood diseases—specifically, some of the “new” childhood diseases. These include Lyme disease, a resurgence of rheumatic fever, and Tourette's syndrome. Also, the latest on Reye Syndrome, a disease that's on the decrease thanks to a lot of publicity about its causes.

Q. First of all, why do children living in temperate climates seem to come down with flu more often during the winter months than at any other time of the year?

A. Fundamentally, we don't really know why—or, for that matter, why most diseases that follow seasonal patterns do so. We do know, however, that influenza is a late fall or early winter disease. Here in Seattle, for example, it regularly arrives between the second week in December and the second week in January. It's a worldwide virus, and it appears to show up all at once within a rather short period of time over a wide geographic area.

Q. Many people associate influenza with nausea. Is this accurate? What exactly are the symptoms of influenza?

A. Nausea isn't a common symptom, and neither is diarrhea, vomiting, or a rash. The flu is a respiratory illness: the symptoms to look for are coughing, runny eyes and nose, sore throat, headache, muscle aches and pains, and fever. Influenza usually lasts about 3 to 5 days.

Q. So how can a teacher tell whether a student's got the flu or just a cold?

A. There is a tremendous overlap in the symptoms of the two. The major difference is that when it's flu there will be several cases in the classroom at a time and the victims will be complaining of

For most of the country, the fifth season—the flu season—is coming to an end. It's that time of the year when absences—students' and teachers'—skyrocket and Vitamin C is a bestseller at the local drugstore. Is there anything we can do about the flu?

muscle aches and pains. Also, when the rate of absenteeism rises suddenly to 10 percent or more, you can be pretty sure the kids have the flu, not just colds. Also, influenza tends to come into a school and peak fairly rapidly.

Q. We often hear about different types of influenza, such as types A and B. Would you distinguish between these strains? Which is most common? Most dangerous?

A. Type A causes the largest outbreaks of the disease, with Type B running second. Both can be circulating in a community at once, and their symptoms are very similar.

In general, influenza is a mild disease that runs its course and disappears without leaving any permanent effects. It's usually serious only for patients with other ailments such as heart problems or respiratory illnesses and for the very young and old.

Q. What medication might be prescribed for a child with the flu?

A. None—there's really no need for any.

The best advice is to make sure the child gets plenty of fluids, rest, and—if fever is causing discomfort—acetaminophen. It's also a good idea to discourage children with flu from trying to go ahead with any activity they don't feel up to. This is especially important with high school students—their judgment may be distorted by their desire to keep up with their peers even though they feel under the weather.

Q. What about aspirin?

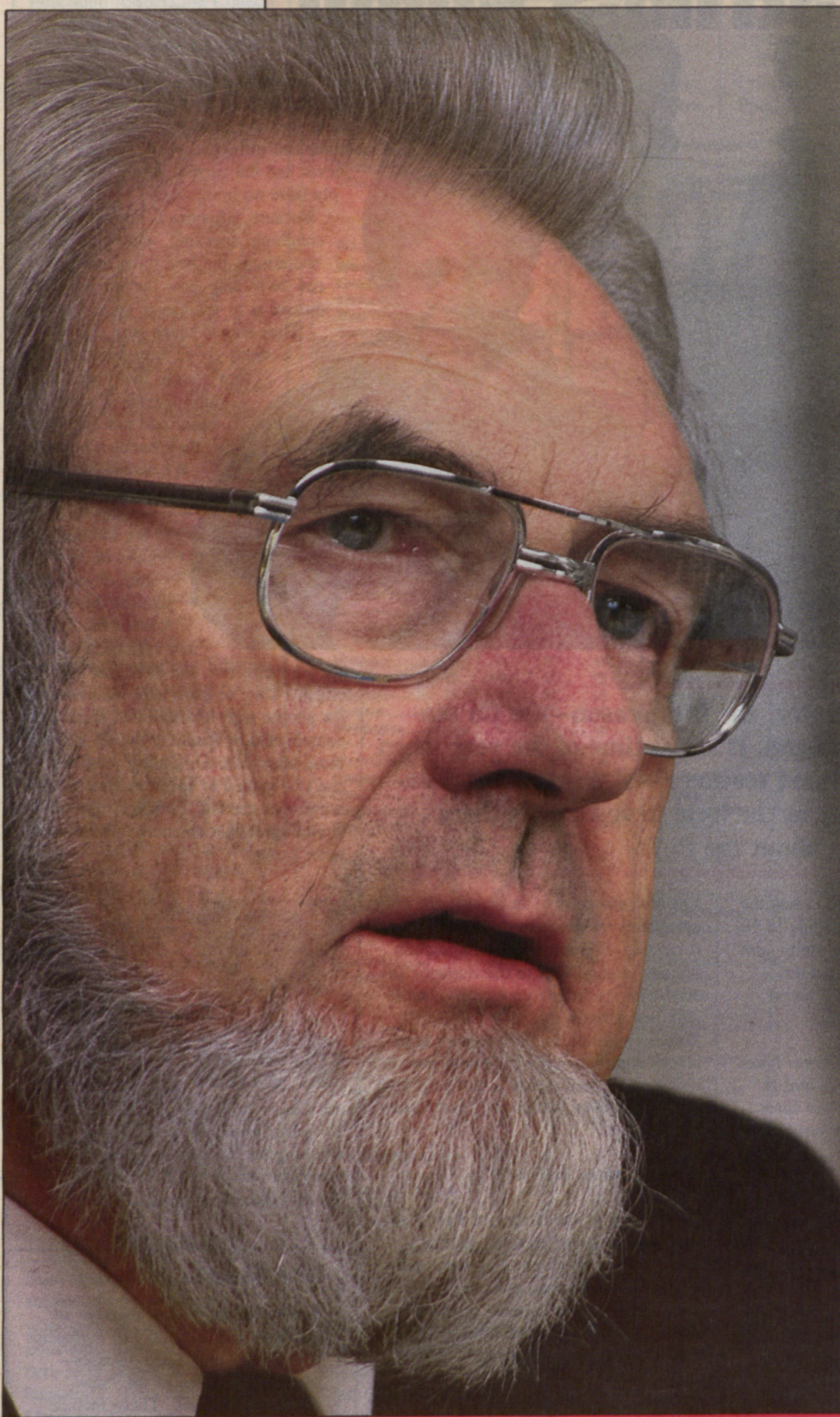
A. Because of the danger of Reye Syndrome, which can be fatal, aspirin should never be given to anyone under 21 who has influenza symptoms. The same goes for any product containing aspirin (many cold medications, for example), so be sure to read labels.

Q. What makes influenza spread through a classroom so fast? What can teachers do to prevent classroom epidemics and protect themselves?

A. One reason the disease spreads through a classroom quickly is that there are so many susceptible children in what

Meet:

Gruff, Tough, and No Bluff



C. Everett Koop

The Surgeon General says we should stop being a nation of risk takers—starting with the biggest risk takers of all, our kids.

C. Everett Koop, M.D., Surgeon General of the United States since 1981, has been making the point—forcefully—that personal behavior has consequences for health. The former professor of pediatrics and pediatric surgery has sent a letter about AIDS into every American home, said that to avoid AIDS teenagers should know how condoms work, and labeled cigarette smokers as drug addicts.

Dr. Koop's second term as Surgeon General (not coterminous with that of the President) runs until November 1989. Recently NEA Today staff writer Nancy Needham asked Dr. Koop what teachers need to know about the health status of our nation's youth as the year 2000 approaches.

Can teachers expect any sudden changes in student health in the next decade?

That's a tough question. In 1979, I would have said no. Then we had a surprise like AIDS. And I think our hopes for a cure will have to be postponed until after 2000.

What are the AIDS estimates for children?

A new federal report predicts that by 1992 between 10,000 and 20,000 children under 13 will be infected with HIV [human immunodeficiency, or AIDS, virus]. AIDS could soon become one of the five leading causes of death for U.S. children. It's already among the top 10.

So far only 1,278 cases of AIDS have been diagnosed in children under 13 and 322 cases in teenagers 13-19. But we have to assume that many more are asymptomatic.

What kids are HIV-positive?

Older ones—aged 15 to 24—are most at risk for HIV infection. And the risk is greatest in inner cities, where AIDS continues to be spread by intravenous drug abuse as well as sexual behavior. Most

of these kids probably don't know they're infected.

The other expanding group is children born with HIV. Two out of three children of infected mothers—usually those same young drug abusers or sexual partners of drug abusers—have HIV at birth. Three-quarters of the children diagnosed with AIDS are Black or Hispanic.

Will kids born with AIDS survive to reach school age?

Right now 65 percent of children born with the AIDS virus survive their first year. Unlike children with leukemia, say, children with AIDS respond worse than adults to drug treatment.

But now we can identify the HIV virus—as opposed to antibodies—directly. So we can start treatment of children born with HIV before they get sick.

This will at best prolong their lives, not cure them. But because different children react differently to the virus, some will survive longer—maybe long enough to reach school age.

What will happen to kids infected with AIDS by the blood supply?

Some of these youngsters will die; others may survive and graduate from high school. Eventually this group will disappear from the schools, because the blood supply has essentially been safe since 1985 and there won't be new cases.

Kids who were infected before 1985 and haven't yet gotten sick with an AIDS-related disease may still develop symptoms. AIDS has been known to show up as long as eight years after infection.

What about teens who get AIDS because of their own sexual or drug-abusing behavior?

So far we haven't been able to

get a handle on prevalence in high school students. In November the press picked up preliminary figures from a CDC study of HIV-infected college students. On the basis of one fifth of the sample, they calculated the rate at 3 cases per 1,000 students—much higher than any of us thought. Compare the rate of 4 cases per 1,000 prisoners.

When you test college kids like this and they turn out to be seropositive—to have HIV in their blood—the likelihood that they were infected while in high school is very great. The final rate may be higher or lower. But it doesn't augur well for the future.

Assuming there are asymptomatic HIV-positive students in school, are there circumstances—on the football field, say, or in a knife fight—where blood-to-blood passage of the virus could occur?

I don't think teachers should worry about blood and semen—the two carriers of the AIDS virus—in school.

Danger from semen is minimal. As for blood, in a knife fight, transmission is possible.

But AIDS is a tough disease to pass. The chances on the athletic field would be extraordinarily low. You could possibly pass hepatitis that way, but not AIDS.

What does the spread of AIDS among youth imply for teachers?

The message for teachers is that we can't slacken teaching about sexually transmitted diseases [STDs]—especially AIDS. It looks as if high school kids are getting AIDS—and that's frightening.

I think everyone would agree that in 1987 teens heard more about avoidance of STDs than ever before in their lives. Yet that was the year that rates of infectious syphilis and penicillin-resistant gonorrhea rose more steeply than in any of the previous 16 years.

How would you structure a school health curriculum on STDs?

I'd identify three stages of teaching about contagious disease.

When kids are young, you explain that you cover a cut

with a Bandaid because something in the environment is dangerous to them.

In the next stage you tell them not to sneeze at grandma. The child learns there is something in him or her that can harm others.

Then maybe in grades 7-9, depending on preparation, you recall the earlier lessons about the Bandaid and the sneeze and talk about another way to get another kind of disease—AIDS—through sex and blood contact. You tell them this disease is incurable and 100 percent fatal.

You've said that the best defense against sexually transmitted AIDS is abstinence for teenagers, monogamy for sexually active adults, and a latex condom with spermicide for the others.

As a doctor, would you want your grandchildren to be told in school how to use a condom?

I don't fear my grandchildren being told that, because their parents have trained them in morality, in taking responsibility for their sexual

tion generally? How do we train children for "wellness?"

Let me start at the other end of life. There's a mismatch between our aspirations for health care and our resources to pay for it. Because of that, there's a good chance that traditional medical ethics are going to be overrun, and the elderly will be disenfranchised. So people need to be in the best shape possible when they reach old age.

All kids have their lives in their own hands. Sound practices and life-styles will affect how they'll live and what diseases they'll get.

Right now, the factors that most affect—one way or the other—the chance of getting disease are smoking, alcohol use, drug abuse, exercise, nutrition, screening for blood pressure and cholesterol, and stress avoidance.

Notice that all except the two types of screening are in the hands of individuals, and children can be taught about them throughout childhood.

You've set as a goal the "Smoke-Free Class of

postponement.

As educators we're dealing with risk takers—young people under 21—who don't know the word *don't*.

Look at the risks kids are willing to accept—and for what? Teenagers don't all drink from peer pressure; many drink to achieve a condition—a high.

Drug use may be going down, but alcohol use is going up. The average age of first use of alcohol is dropping—it's down to 12.8 years. Especially when kids come home to an empty house, if there's a liquor supply where

gotten their medical care outside the system—often in emergency rooms. Poor families use emergency rooms the same way. We need to give everyone—including children—access to continuous medical supervision.

Children injured, dead as a result of their own behavior: Have adults left young people too much to their own devices in recent years?

One piece of evidence is the number of hours kids are allowed to spend in front of the TV set and what they see.

In a study of ninth graders



Joe Di Dio

behavior.

But since no one can guarantee abstinence and monogamy, you have to let people know about the alternative. I have discussed this with clergy of all faiths; most understand.

The ideal instruction in human development, including sex, would involve a partnership of parents, schools, clergy, and civic groups. If one is weak, the others can take up the slack.

But I think parents shouldn't be frightened about what their children learn in school. They should use the occasion to teach their own values. There are sex education curricula to help parents do that.

What about disease preven-

tion?"—which the NEA Health Information Network is also working for. What about drinking?

Drinking is different from smoking. With smoking you can assume that everyone is at risk for developing disease, so no one should smoke.

In families without special risks from alcohol use, should parents train their children to be just social drinkers—i.e., people who don't drink to get high?

I think they should train their children to postpone drinking until they see what happens to them. In my day you could promise a kid a gold watch if he or she didn't drink until age 21. Now I suppose it would take a BMW, but parents should encourage

they can get at it, it's easy for them to get started.

What are the priorities for health care for youth?

Health priorities vary in different places. For many kids the problem is access. There are 33 to 37 million people in this country who are uninsured or underinsured for health care. A decade ago 65 percent of poor Americans were covered by Medicaid. Recently the figure has been less than 40 percent.

A related chronic problem that AIDS has made clear: there are people—drug abusers, some homosexuals, prostitutes—who have always

in four Michigan cities, kids averaged 1.5 hours a day on soaps, 3 hours on prime time TV. Sexual intercourse was depicted 1.5 times an hour on the soaps, 1.3 times an hour on prime time. About 80 percent of the girls said they had seen the top six X-rated movies. Nobody had asked them their age.

And cable is worse. It's unbelievable what you can see if you have 40 cable channels.

From all of these influences, kids have developed a whole different attitude toward life than is proper. That's what teachers must help to change.

RESEARCH CLUES

Women Underrepresented in Quantitative Fields

By Robert McNergney and Martin Haberman

More than half the professional jobs in this country are now held by women. But the proportion of women in quantitative fields—medicine, engineering, math, and science—isn't rising nearly as fast as the proportion in nonquantitative professions.

Why? Simply put, girls aren't taking courses that will keep their options for scientific careers open. Later in life, these young women will find out that occupations like pharmacy, engineering, dentistry, and surveying—to mention but a few—are closed to them, because they don't have the necessary quantitative skills.

The best predictors of women's entrance into technical fields are the math and science courses they've taken in high school. Research shows that the pool of young women who might pursue math or science careers is established and reaches maximum size before ninth grade. Our mission, therefore, is to attract more girls into high school quantitative courses and keep them there.

Strategies to increase the number of girls with "the right stuff" for scientific careers must be implemented long before high school. We suggest several courses of action.

- Improve counseling before and during high school. Identify girls who express interest in or have aptitude for math or science and begin encouraging them in elementary and middle school. Effective counseling strategies should not only encourage girls to enroll in math and science courses at the earliest possible time, but also work to build girls' positive self-concepts and attitudes toward quantitative careers.

- Establish and maintain math clinics to lower math anxiety among young women, provide some sense of why math is important in later life, and help students attribute their successes in technical fields to their own abilities instead of to some quirk of fate.

- Get to the parents. Parents' influence and their evaluation of their daughters' abilities affect young women's interests. Although parents encourage academic performance in general, they tend to discourage their daughters from entering quantitative fields of study in college.

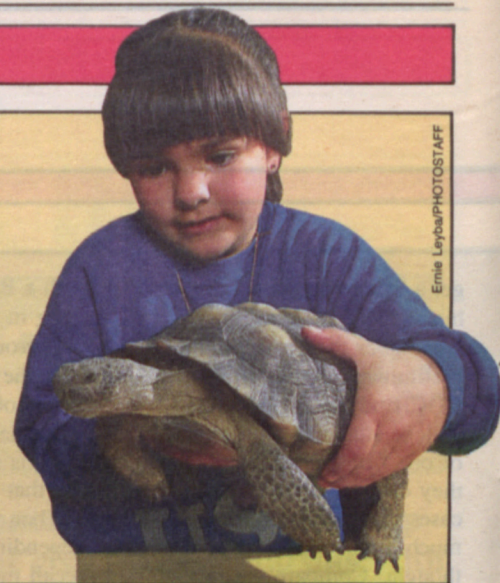
- For help in changing attitudes, look to a program distributed by the National Council of Teachers of Mathematics. Called *Multiplying Options and Subtracting Bias*, the program is an excellent way to begin helping

people encourage young women to stretch their abilities in quantitative fields.

The program includes four 30-minute color videotapes and a guidebook for each. The guidebooks contain information and materials to use with students, teachers, counselors, and parents. At \$125 per tape or \$375 for the set, the program is a good investment.

For more information or to order, contact the National Council of Teachers of Mathematics, 1906 Association Dr., Reston, VA 22091-1599, 1-703-620-9840.

For more information, see "Women's Selection of Quantitative Undergraduate Fields of Study: Direct and Indirect Influences," C. A. Ethington and L. M. Wolfe, *American Educational Research Journal* 25:2, summer 1988.



Ernie Leyba/PHOTOSTAFF

With IBM, there's a practical way for teachers to be everywhere at once.



Robert McNergney is director of the Commonwealth Center for the Education of Teachers, University of Virginia and James Madison University, Charlottesville, VA 22903. Martin Haberman is a professor at the School of Education, University of Wisconsin-Milwaukee, Milwaukee, WI 53201. They prepared this column for NEA Today with the cooperation of the American Educational Research Association.

RESOURCES

Free or Inexpensive

ADULT EDUCATION/LITERACY

Voices: New Writers for New Readers. A new, illustrated quarterly that provides adult literacy students with lightly edited stories and poems—often autobiographical—written by adults also learning to read and write. Annual

subscription (4 issues), US \$10 (Canadian \$12). Lower Mainland Society for Literacy and Employment, 14525 110A Avenue, Surrey, BC, Canada V3R 2B4.

TAX GUIDE

NEA Federal Income Tax Guide for Education Employees (1989 edition for 1988 taxes). John C. Arch. Gives the latest information to help educators save money on their 1988 taxes. 160 pp. Stock no. 14687-7-00-D. \$6.95 plus \$1.50 p&h prepaid. NEA Pro-

fessional Library, P.O. Box 509, West Haven, CT 06516.

WOMEN'S HISTORY MONTH



1989 National Women's History Month Commemorative Poster:

Heritage of Strength and Vision. Full-color multicultural poster combines

original portraits and photos of 18 notable American women for use during Women's History Month, March 1989. 17" x 22." #9901. \$5 plus \$2 p&h. National Women's History Project, P.O. Box 3716, Santa Rosa, CA 95402. Prepay to NWHP or charge to credit card at 1-707-526-5974. Ask also for 36-page *Women's History Resources* catalog (\$1).

JOURNALISM

Life After Hazelwood: The Guide to the New Era in Student Journalism.

Cheryl Jacobs, compiler. Gives the full text of the Supreme Court's *Hazelwood* decision limiting student press freedom—plus examples of post-*Hazelwood* school policies on student press freedom and ideas on how the student press can cope with the new limits. 28 pp. \$5.99 plus \$2.25 p&h (CO residents add 7.1 percent tax). By mail prepaid from College Press Service, 2505 W. Second Ave., Suite 7, Denver, CO 80219-1630; or by credit card charge at 1-800-521-7525 (ask about bulk orders).

GUIDANCE



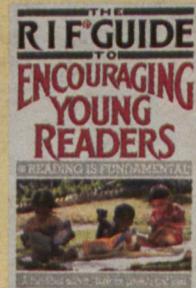
Black Girls and Schooling: A Directory of Strategies and Programs for Furthering the

Academic Performance and Persistence Rate of Black Females, K-12. Kansas State University and Women's Educational Equity Act Program, U.S. Department of Education. Summarizes approaches and lists programs nationwide for keeping young Black women in school and headed for postsecondary education. 60 pp. \$3 p&h. Kansas State University, Educational Supportive Services, Holton Hall, Manhattan, KS 66506.

SOCIAL STUDIES

The Penguin Atlas of North American History to 1870. Colin McEvedy. On an unvarying base map of North America, the author imposes locations and boundaries at selected times between 20,000 B.C. and 1870 A.D. 112 pp. From booksellers, or by mail (mention ISBN #014051128-8) for \$6.95 plus \$3 p&h per order from Viking Penguin, Order Dept., Box 120, Bergenfield, NJ 07621.

READING



The RIF Guide to Encouraging Young Readers. Ruth Graves, Reading Is Fundamental, editor. Describes more than 200 reading activities suggested by children and

parents, with an annotated list of books and resources. 325 pp. \$8.95. From booksellers or for \$2 more from Doubleday Readers Service, Dept. Z-28, P.O. Box 5071, Des Plaines, IL 60017-5071.

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People



Peter Glass

Northeast Connecticut's textile industry has moved South, but its workers and their heritage remain—and **Donna Hartigan** is working to make sure neither is forgotten. A special education teacher at East Hartford High School, Hartigan spends hours every week raising funds and coordinating volunteers for the Windham Textile and History Museum in Willimantic, scheduled to open in May.

Hartigan and her husband met museum director Laura Knott Twine in 1986 while researching the history of a house they'd bought. Twine had been collecting old lithographs and factory equipment while American Thread Company's factory was being phased out between 1980 and 1985. She was studying, too, the mill's succession of Irish,

French Canadian, Estonian and Latvian, and most recently, Puerto Rican workers.

Fascinated, Hartigan began to mobilize support for the museum by word-processing grant applications. Now she also organizes the volunteer researchers and builders.

The museum will recreate a workers' tenement, mill owner's house, factory floor, general store, and workers' library.

Historical research is familiar to Hartigan's students, whose classwork includes taking oral histories from their relatives and asking them to identify the people in old photographs.

"I ask students to learn how they got to be what they are today," says Hartigan. "The museum can offer that kind of learning for everyone."



Sonnet Velazquez

In school or in the kitchen, Lacache Middle School eighth grade teacher **Bobbie Meyer** is at the head of the class. Meyer, a veteran of 25 years' teaching, has won the largest cash award ever presented in

an American recipe contest—\$100,000 for her "Berry Nutty Pie."

Meyer, who lives in Chauvin, La., was one of 12,000 people who submitted their favorite recipes to the

Planters Life Savers Co. contest. Cooking for cash is nothing new to Meyer. She won \$1,000 in a Campbell's Soup recipe contest and \$3,000 in a recipe contest sponsored by *Family Circle* magazine.

"A lot of people thought I'd quit teaching after I won, but that never entered my mind. The prize money is nice, but the sense of achievement is nicer," says Meyer. "I teach reading and exchange recipes with my students; it's a lesson and it's fun."

And how good is a pie made from a \$100,000 recipe? Try it for yourself:

Berry Nutty Pie

3 egg whites, at room temperature
3/4 c. granulated sugar
1/2 tsp. baking powder
3/4 c. semisweet chocolate morsels

1/2 c. Planters Pecan Pieces
1 c. crushed buttery-flavor crackers
1 tsp. almond extract
1 c. whipping cream or heavy cream
2 T. confectioners' sugar
1/2 tsp. vanilla extract
1 pt. strawberries, hulled and sliced

In a small deep bowl, beat egg whites until soft peaks form. Combine sugar and baking powder; gradually add to egg whites, beating until stiff peaks form. Set aside 2 tablespoons chocolate morsels; coarsely chop remaining morsels. Set aside 2 tablespoons pecan pieces; grind remaining pecans. Combine cracker crumbs, chopped chocolate, and ground pecans. Fold into egg whites with almond extract. Spread mixture in a greased 10-inch pie plate. Bake at 350 degrees for 25 minutes. Cool completely.

In small deep bowl, beat cream, confectioners' sugar, and vanilla extract until stiff. Set aside 3/4 cup strawberry slices for garnish; fold remaining berries into whipped cream. Spread over baked layer. Garnish with reserved strawberries, pecans, and chocolate morsels. Makes 8 servings.



Melissa Stevenson



Melissa Stevenson

A little bit of Seattle, Wash., is right in the heart of the Soviet city of Tashkent—thanks to folks like Association members **Kathy Titus** (left) and **Sharon Mason** (above) and their students at

Wedgewood Elementary School.

Last year, classroom aide Mason read of an opportunity to help citizens of Seattle's sister city, Tashkent, build a park. Volunteers were needed

to make some 500 clay tiles to line the park's walkways and enclose seating areas. Later, Americans would help with the construction.

Mason and Titus enlisted their seven- and eight-year-old special education students in the effort. The youngsters donated \$2 each for the privilege of preparing the clay and decorating it with a glaze at the shop of a local tilemaker volunteer.

Each child not only completed a tile, but also sent along a photo and autobiography, with thoughts on world peace.

"The kids are thrilled that they had the chance to help create this park," Mason reports.



Jeb Schenck

An issue of *NEA Today* and a small silk flag carrying the NEA logo got part way up Mount Everest last October, carried there by Association member **Steve Gardiner** (photos above and inset), a Jackson Hole, Wyo., English teacher. Gardiner was the official teacher member of the Wyoming Centennial Everest Expedition, which attempted to climb the North Face (on the Tibetan side) of Mount Everest from August to October 1988.

But the "Cowboys on Everest" expedition got only as far as the 25,000-foot level of the more than 29,000-foot mountain. Gardiner explains: "The day I was at 25,000 feet, the winds gusted at 100 mph and ripped apart our camp. We couldn't go on."

Still, Gardiner and the other Association member on the trip—**Jeb Schenck**, a teacher at Hot Springs High School in Thermopolis, Wyo.—found the experience exhilarating.

Gardiner explains: "Being part of a such an effort changes your perspective. Putting out the yearbook, for instance, no longer seems an insurmountable task."



Steve Gardiner

At least for a few weeks of the year, teens in Upper Arlington, Ohio, put aside the music of Twisted Sister in favor of Toscanini and join with senior citizens to explore and enjoy the world of opera. They also enjoy one another's company. And that's just what Association members **Karen Pettus** (front row left) and **Elizabeth Chrisman** (front row right), both teachers at Upper Arlington High, had in mind when they designed the opera unit for their humanities students.

Here's how it works. For six weeks, pairs of students and seniors probe the historical background of the opera, learn about lighting, costum-

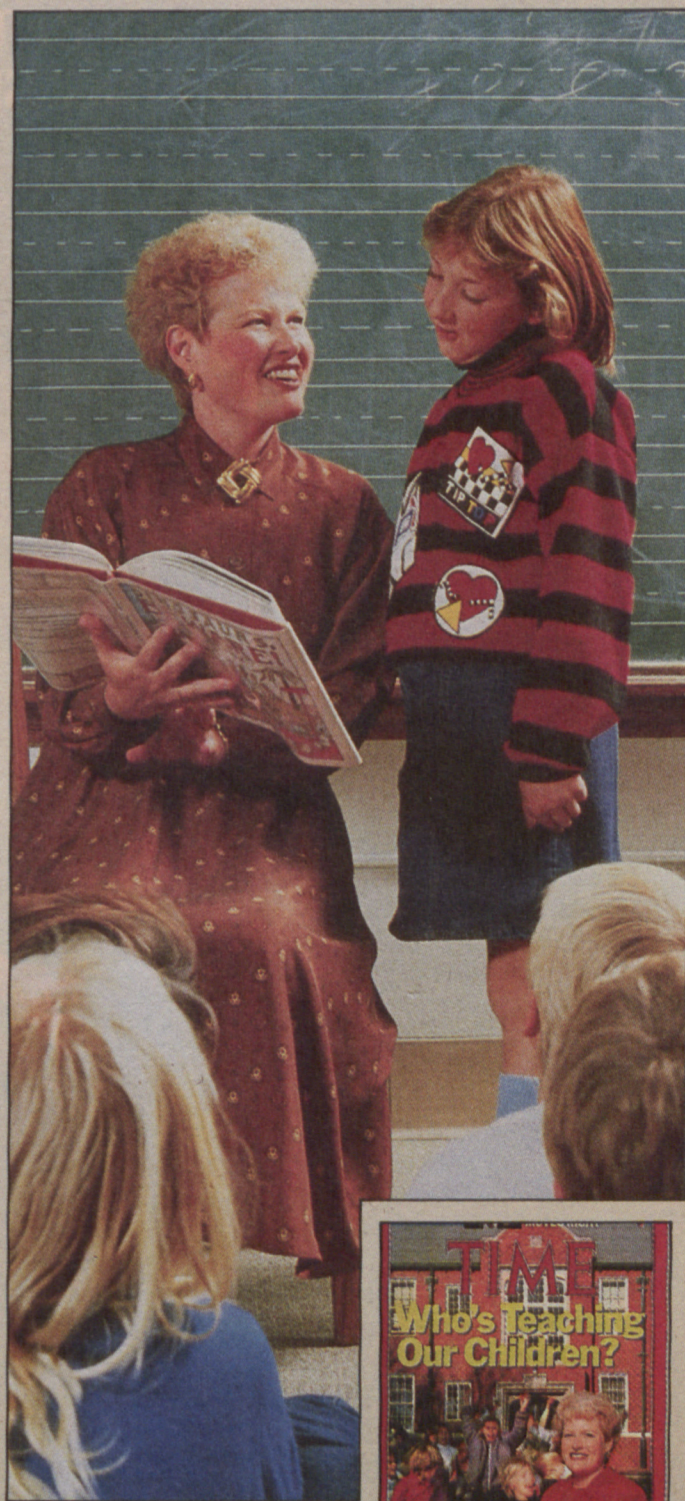
ing, staging, and set design, and listen to guest lecturers and performers from Opera/Columbus, a regional professional company.

The series culminates with a special dress rehearsal performance for the participants and the chance to tour backstage during the intermission. Last year participants enjoyed "Die Fledermaus."

"This is a good opportunity for the seniors and students to get to understand one another," explains Chrisman. "The project helps to dispel the stereotypes and biases of each generation. In the process both seniors and students learn something about the history and magic of opera."



Michael Menden



Ted Thall/Time magazine



Third grade teacher **Carol Bowen** of Cedar Rapids, Iowa, became a national celebrity recently by being on *Time*—on the Nov. 14 cover of *Time* magazine, that is. The cover photo introduced a major story on teaching that featured Bowen, who teaches at Harrison Elementary School, and several other Association members.

Bowen says *Time* selected her for the cover because she's a typical teacher from America's heartland—one who's representative of millions of her colleagues.

"I hope I represent those other people out there who are doing the same thing I'm doing," says the 20-year teaching veteran. "Even though we

don't necessarily get the financial rewards we deserve, we're all in teaching because we still feel we're making a difference."

When the magazine hit the stands, Bowen says, "People around Cedar Rapids were amazed. I got calls from people saying they saw me at the grocery store—in the magazine rack!"

In addition, Bowen's cover appearance made all the local TV and radio news shows and newspapers.

"I've been getting a lot of attention," she says, "but every teacher out there deserves a shot at being on the cover."

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BOOK BEAT

What Makes Good Schools (Surprise!)

From Britain, an important book on education reform: You'll love the conclusion, but be prepared for challenges of your long-held assumptions.

In *School Matters*, five British school effectiveness researchers reach the conclusion teachers have long been waiting to hear: "For progress in reading, writing, and mathematics... we are able to conclude that school is much more important than children's background characteristics, having between four and ten times more effect... Schools do matter!"

How did Mortimore, Sammons, Stoll, Lewis, and Ecob nail down school effects when so many others have failed to come up with anything better than family background or luck?

Education researchers now have sophisticated methods, the authors say, for uncovering the effects of particular schools on particular children. The authors used these methods in this three-year study of 2,000 students (heavily minority, mostly working class) in 50 inner-London junior schools (serving ages 7-11).

The team measured the kids' academic and social achievement, observed their teachers' classroom strategies, checked out the paint and the bulletin boards, interviewed the schools' "heads" and "deputy heads," looked for signs of "fun factor."

had brought with them to junior school. The point was to find out which schools took their kids furthest, regardless of where they started.

And the team found substantial differences. Of the 49 schools (one dropped out), 20 produced progress for

achievement. Teacher involvement (in writing curriculum guidelines, for instance) is one.

Another is small class size. The authors note: "teachers' associations have traditionally questioned the research on class size; our data supply the much needed empirical proof that they were right to do so." (Carry that sentence in your wallet.)

But other correlations may prove surprising. For instance, students did better in schools where—

- the head didn't let teachers take just any in-service but steered them toward program-related courses.

- teachers weren't trying to teach in several subject areas at the same time.

- teachers spent a lot of time on whole-class teaching as opposed to working with individual students.

The common thread: Where heads and teachers have goals and explicitly select strategies to achieve them, things happen. Where they don't, very little happens.

—Nancy R. Needham

The new NEA Professional Library Book Club announces its current main selection: *Positive Classroom Discipline* by Fredric H. Jones. For information on Club membership, write NEA/PLBC at 230 Livingston St., Northvale, NJ 07647 (1-201-767-4093).

SCHOOL MATTERS

By Peter Mortimore, Pamela Sammons, Louise Stoll, David Lewis, and Russell Ecob (pictured below)

University of California Press. 313 pp. \$35; paperback, \$12.95.



Then they correlated all these district, school, and teacher variables with student cognitive progress in reading, math, writing, and "oracy" (oral communication). "Progress" was measured in a way that took account of the unequal cognitive attainment the kids

their students on at least three of the four cognitive measures. But 29 schools produced positive results on two or fewer measures.

What made the difference? Many of the "good things" teachers have long recognized as correlates of student

RESOURCES

TV/Radio Tips

The Living Body—Discovery Channel, Mondays, 11-11:30 p.m. ET; Wednesdays, 6-6:30 p.m. ET; and Fridays, 1-2 p.m. ET. Ongoing series that examines the body's inner workings.

A Raisin in the Sun—PBS, Wednesday, Feb. 1, 8-11 p.m. ET. Lorraine



Hansberry's classic play about the conflict between a Black mother and son with different philosophies of life.

The Singing Stream: A Black Family Chronicle—PBS, Sunday, Feb. 12, 10-11 p.m. ET. Documentary tracing 20th-century Black history through the

musical and cultural traditions of one family. For a free study guide, write to Davenport Films, Rt. 1, Box 527, Delaplane, VA 20025, 1-703-592-3701.

Young Mr. Lincoln—Disney Channel, Sunday, Feb. 12; check local listings for time. Drama about young Abe's career as a country lawyer and his marriage to Mary Todd.

NOVA—PBS, Tuesdays, 8-9 p.m. ET. Feb. 14: "Back to Chernobyl." A look at the effects of the Soviet nuclear disaster three years after it happened. Feb. 21: "Is Evolution Just a Theory?" What science knows about evolution. Feb. 28: "Hitchhiking on the Gulf Stream." How the Atlantic Gulf Stream affects ocean currents, weather, and animal migration.

Timeline—PBS, beginning Wednesday, Feb. 22; check local listings for times and future dates. Six-part series about historic events, presented as on-the-spot reports. Feb. 22: "The Crusades—June 7, 1187" (photo). An account of the medieval struggle between Western European Christians and Middle Eastern Muslims for control of Palestine, which set the stage for today's continuing conflict in the Middle East.

Elephant—PBS, Wednesday, Feb. 15, 8-9 p.m. ET. National Geographic Special presents a portrait of the world's largest land mammal.



East of the Sun, West of the Moon—National Public Radio, starting sometime in Feb.; check local listings for dates and times. Series of half-hour programs featuring actor John Lithgow's journeys to different places and times via stories, songs, and interviews. Designed especially for 8- to 12-year-olds.

The Lonesome Dove—CBS, Sunday, Feb. 5, through Wednesday, Feb. 8, 9-11 p.m. ET. An eight-hour miniseries about an epic cattle drive and the lives it changes, based on the Pulitzer Prize winning novel of the same name by Larry McMurtry. Danny Glover, Robert Duvall (pictured at right with Diane Lane), and Anjelica Houston star.

Moving Towards Home: Five Black American Women Poets—American Public Radio, sometime in Feb.; check local listings for date and time. Interviews with and readings by June Jordan, Audre Lorde, Cheryl Clarke, Alexis De Veaux, and Frances Taylor.

Mutiny on the Bounty—National Public Radio, sometime in February; check local listings for date and time. Drama based on the true story of British sailors' mutiny against Captain Bligh in the Pacific Ocean in 1789.

Paul Robeson, Black Rights Rebel—American Public Radio, sometime in Feb.; check local listings for date and time. Documentary on the life of singer Paul Robeson.

Sandburg's Lincoln—Disney Channel, sometime in Feb.; check local listings for dates and times. Miniseries adapted from Carl Sandburg's prize-winning biography of Abraham Lincoln.



TEACHER INSPIRED

The Corporate

FROM THE
B O A R D
TO THE
C L A S S

In partnership with the National Foundation for the Improvement of Education, corporate America is making a long-term investment in public education.

Safety Education Officer and Project CARE mentor Ruben Delgado demonstrates fingerprinting to Capistrano students. Student visits to worksites are one way to bring mentors and students closer together.

Veronica Campos has never visited the spacious Chicago headquarters of Sears Roebuck, Inc., or met the high-powered executives who work there. The 11-year-old knows nothing of mergers or buy-outs, portfolios or junk bonds. Veronica Campos' world consists of low-income housing projects in El Paso's Lower Valley. Headed toward academic failure after five years of

school, Veronica seemed destined to drop out, like her sister before her.

Then, last September, a corporation Veronica knew only by name—working with NEA and its local affiliate, the Ysleta Teachers Association—tossed a lifeline to Veronica and her peers at Capistrano Elementary School. Through the NEA-created National Foundation for the Improvement of Education (NFIE), Sears provided \$15,000 for Project CARE (Capistrano Always Reaching for Excellence). Created by the Capistrano faculty, Project CARE links "at-risk" children with mentors—business and community leaders.

Veronica, for example, was "adopted" by Mary Yañez, a community activist and director of El Paso Community College's print shop. During the Christmas break, Yañez and Veronica visited an attorney's office and watched a veterinarian perform surgery. Each month, they join the other mentors and students on a field trip to a mentor's work site. More importantly, Yañez works closely with Veronica to improve her grades and her study habits, helping and encouraging her to remain in school.

Project CARE backs up the mentor program with support from home. It was clear to Capistrano teachers that lack of parental involvement was one of the key problems facing their students. Recognizing that many parents were avoiding parent-teacher conferences because they were intimidated by both the school and the teachers, Project CARE planners developed a system of school-day home visits by teachers in exchange for parental visits to the schools.

Sears is only one of a growing num-



BUSINESS BACKED

Connection

R O O M

R O O M

ber of Fortune 500 companies acquiring a vested interest in public education. In 1987-88, corporate donations to NFIE totaled nearly \$1 million. Prudential, Hitachi, Bristol-Myers, Apple Computer, ARCO, Time Inc., Digital Equipment, and the Edison Electric Institute are among the major businesses that have decided to invest in the future through NFIE.

The NFIE donations are representative of a dramatic increase in corporate America's contributions to the public schools in recent years. In 1987, American corporations contributed \$200 million to precollege education, according to the Council for Aid to Education. Rising dropout rates, changing demographics, and the realization that the children in peril today are the work force of tomorrow are all factors in corporate decisions to invest in America's schools.

"Where once business went for the promotional 'quick fix,' corporations are now realizing that they must be in for the long haul," says Toni Fay, director of corporate community relations for Time Inc. "You can't change the system without looking at what works, and you can't just criticize teachers without beginning a dialogue. Business must now ask, what can we do?"

"The key," says NFIE Executive Director Donna Rhodes, "is to talk to

those closest to the children, who understand the problems children face. In other words, you need to ask the teachers. Corporations may believe in a major restructuring of the schools, but you can't restructure the system without involving the teachers. Supporting teacher-initiated projects is the most powerful way to change the system."

NFIE is in the business of identifying—and backing—such projects. Created by NEA in 1969 to seek ways of improving education, NFIE in 1985 became a grant-giving foundation. It now funds efforts such as Operation Rescue, NEA's exemplary dropout prevention program, and the Christa McAuliffe Institute, which supports educators in testing the limits of their professional capabilities. NFIE's newest program, Learning for Tomorrow, focuses on the application of high technology to curriculum.

Beyond its own funding programs, NFIE shares its resources with business, connecting companies with teacher-led projects that—given adequate corporate support—have real impact.

► In Neptune, N.J., a team of teachers is helping "at-risk" fourth-graders at Gables Elementary School gain self-esteem and learn decision-making skills through role-playing, peer

counseling, and videotaping. Making the project possible: a grant from the Prudential Foundation.

"For the first time, these kids have the chance to confront self-hatred, outrage, loneliness—feelings that can wreck their chance for a future if not handled right," says Gables teacher Ellen Hirshfield. "With the help of a guidance counselor, we're able to help the students understand these feelings and deal with them constructively."

► In Anchorage, Alaska, where the dropout rate among native Alaskan teenagers is 40 percent, 150 youngsters are breaking out of the cycle of poverty, teenage pregnancy, unemployment, and substance abuse. Their way out: the Anchorage Open Door Project, led by the Anchorage Education Association and funded by Anchorage businessman Barney Gottstein.

Through a conversation initiated by Alaska Education Association President Judy Salo, Gottstein not only provided full funding for the project but added jobs in the Carr-Gottstein grocery chain to the Open Door's employment opportunity component.

The real winners in all of these projects, say local Association members, are the students. "The Anchorage project has become a lifeline for these teenagers," says Anchorage Education Association President Pam McCarl.

Gloria Barragan, director of Ysleta's Project CARE, agrees. "This project has linked our children with 18 wonderful mentors, who are taking their own time to open up entire new worlds. If it weren't for Sears, the mentors and children would never have met."

—Anita Merina

Exchanges in Kind

In the world of corporate philanthropy, making a donation doesn't always mean reaching for a checkbook. Computers, audiovisual equipment, software—even consulting or mentoring time—come under the heading of "in-kind contributions." Apple Computer, for example, donated nearly \$50,000 in "in-kind contributions" to NFIE's Christa McAuliffe Institute at Stanford University last summer. Part of that contribution—a Macintosh computer, modem, printer, and software—went to McAuliffe Educator Gail Morse (pictured below standing at far right at a computer training session), science teacher in Huntsville, N.C.

"My classroom was transformed by the 'care package' from Apple," said Morse. "I created lessons, designed programs, and developed teaching methods to reach students who never showed much interest before. Now, these students are working on graphic design, and they communicate by modem with computer pen pals—a group of elder citizens in Minnesota."

"And I'm showing teachers that the computer can be our best teaching partner. They look at what I'm doing and say, 'I can do that.'"

Apple Computer has been quick to recognize the returns on its investment. "The education technology

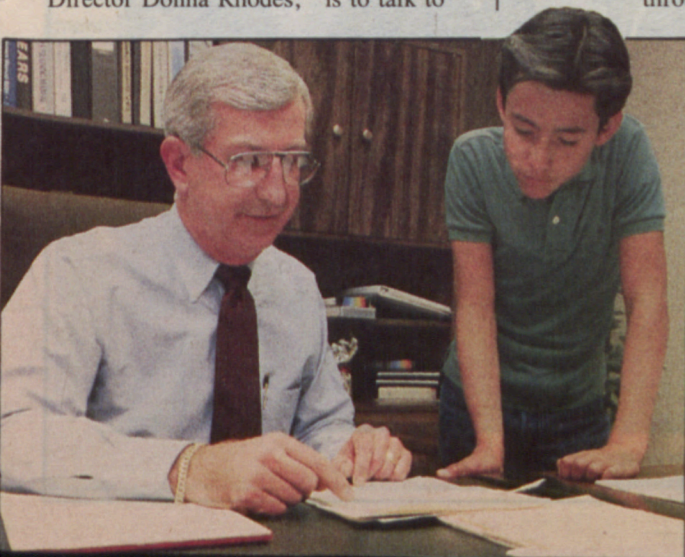


specialists coming from the Christa McAuliffe Institute are among the most capable in the country," says Saul Rockman, Apple's director of research. "Through them, we've learned how teachers adapt and expand technology—valuable information, because we're creating the technology teachers use."

In return for the feedback on classroom applications, Apple personnel are often available to answer questions. It makes for good teamwork, Morse says.

That kind of teamwork—a growing partnership of business and education—has begun to make a difference for students throughout the country.

—A.M.



Local Sears manager Jack Erickson shows Ysleta, Tex., student Albert Ortiz his daily workload.

Fernie Garcia

INTRODUCING THE NEA VALUEBUILDER TDA

At retirement, all of us hope to have the financial security to enjoy a comfortable life. Your Association wants to help members plan for their retirement. That's why we are so proud to sponsor a new benefit program that specifically addresses this goal — the NEA ValueBuilder TDA.

Build retirement income and reduce your current taxes

A TDA offers school employees a unique opportunity to reduce current federal (and in most cases state) income taxes and, at the same time, build supplementary tax-deferred retirement income. Your money grows faster in a TDA than in a currently taxable investment with the same interest rate. This is because your money is invested *before* it is taxed, and because you pay no current taxes on any interest or investment earnings. Instead *all* of your money is allowed to grow tax-deferred and compounded. Over time, this can make a substantial difference in the value of your investment.

New custom-tailored benefits

Many months have been spent to tailor the new NEA ValueBuilder TDA to your needs. Without question, it's one of the best TDAs in the



country today. Why? Because of its *flexibility, performance, product features and service.*

Outstanding investment flexibility and control

ValueBuilder provides *ten different investment options*, so you can choose the type of investment strategy that suits you. You direct the allocation of your contributions among the various options. If your goals change, you can transfer funds among nine of these options *at any time without charge.*

Borrow from your account. ValueBuilder's *loan provision* allows you to

AN EXTRAORDINARY NEW TAX-DEFERRED ANNUITY PROGRAM



borrow funds (up to \$50,000) at a competitive interest rate, depending on the balance in your account. Minimum loan is \$1,000, and you have five years to repay it.

Your contributions are credited if you become disabled

One of the most innovative and valuable benefits of our new ValueBuilder TDA is its *disability provision*, now undergoing regulatory filing. Upon eligibility, TDA contributions will be made for you should you become disabled. If you have a ValueBuilder loan, repayments will be made for you as well!

The "fine print" can make a big difference

Unlike many of the TDAs available today, nine of the ten ValueBuilder investment options feature *no* withdrawal charges and *no* charges or limits on transfers within this "family of funds." (The Long-Term Fixed option, now undergoing regulatory filing, is designed to have a higher interest rate, and does have a withdrawal fee and a limit on transfers.) All ten options feature *no* surrender charge, *no* initiation charge and *no* two-tier interest crediting. These features provide a very important benefit — flexibility!

Exceptional service and convenience

If you've got a question or need account or enrollment assistance, ValueBuilder has a specially staffed NEA Service Center exclusively for Association members. You can also make same-day transfers via a toll-free 800 number. All participants will receive complete quarterly account statements and an exclusive NEA financial newsletter.

An outstanding underwriter

After a comprehensive study, Mutual of America was selected as underwriter for our new TDA. One of the nation's foremost financial companies, Mutual has nearly \$5 billion in assets and carries the highest ratings from A.M. Best for its financial operations and from Standard & Poor's for claims-paying ability. The company has over 40 years experience working *exclusively* with not-for-profit organizations.

As the NEA ValueBuilder TDA is cosponsored by the state affiliates, and payroll slots become available, you will receive more detailed information about this exclusive new benefit program. It's worth waiting for!



ValueBuilder



MUTUAL OF AMERICA



NEA FINANCIAL REPORT

NEA Steers Safe Financial Course

A Report from NEA Secretary-Treasurer Roxanne Bradshaw

This has been a landmark year for NEA. With 59,000 new members coming on board, NEA membership passed the 1.9 million mark in 1988, reinforcing our position as the nation's largest union and number one advocacy organization.

The past six years have witnessed unprecedented growth in NEA membership. Tens of thousands of classroom teachers and educational support personnel, early childhood educators and higher education faculty, retired school employees and student members have come forward to join our ranks.

Because of this increase in membership, NEA's revenues in the fiscal year ending August 31, 1988, exceeded budget projections. The resulting increase in the Association's cash reserves continues to ensure a stable financial environment.

This measure of financial security was accomplished through the vigilant efforts of state affiliates and NEA leadership. In these pages you'll find a complete report of NEA's financial statements for 1987-88, as audited by our certified public accounting firm.

You won't need an accounting degree to read this report, but a few interpretive comments might be helpful.

The report on pages 22-23 is divided into three parts.

► First, a letter from the auditing firm, Coopers & Lybrand, simply stating that the audit was conducted in accordance with generally accepted auditing standards and that the financial statements are presented in conformity with standard accounting principles.

► Second, the actual financial statements on which the audit is based.

► Third, 11 footnotes to the balance sheets and statements of activity, which help explain some of the individual items.

Turning to the general fund statements of activity (page 22), you'll note in the column headed *1988 Actual* that



Roxanne Bradshaw is serving her third term as NEA Secretary-Treasurer. She formerly taught psychology at Pikes Peak Community College in Colorado Springs.

our total income was \$119,127,079—an increase of \$1,225,329 over our projected budget. Overall, this statement shows that each area's expenses were very close to the amounts budgeted.

The bar chart on this page illustrates the various NEA budget areas, showing both total dollars allotted and percentage of the dues dollar each accounts for. In case you're not familiar with some of these areas, here's a brief explanation of each.

Affiliate Services plans, implements, and integrates NEA programs and services to affiliates. Nearly \$34 million of its expenditures go directly to affiliates to implement projects and to maintain the more than 1,350 UniServ professionals who provide the on-site assistance members need.

Legal Services funds employment-related legal cases for members and lo-

cals, and also protects every NEA member with \$1 million in professional liability insurance.

Governance supports the Association's democratic decision-making process by funding the efficient operation of the Representative Assembly and other governance bodies.

Research provides analyses that help chart the Association's course toward educational excellence. Research also offers NEA affiliates, media, other organizations, and lawmakers in-depth data and reports.

Data Processing provides the technical support to accurately maintain the Association's membership records, research operations, office automation, and financial data through sophisticated computers based in Washington, D.C.

Human and Civil Rights guides a wide variety of information, training, and awards programs designed to help

guarantee every child and school employee equal access and opportunity in education and employment.

Government Relations is responsible for maintaining NEA's status as the nation's most visible and effective advocate for education before Congress, federal agencies, and organizations that represent state lawmakers and officials. Political Affairs staff coordinate the Association's activities to support and elect friends of public education to public office.

Instruction and Professional Development provides programs and services to help all school employees reach their full professional potential. IPD also tracks and analyzes key education reform issues, including teacher certification and evaluation.

Business and Finance makes sure the hard-earned dues dollars of NEA members are handled in an efficient, effective, and businesslike fashion—and maintains up-to-date and accurate records of all 1.9 million NEA members.

Administration provides overall supervision and execution of all Association programs, provides staff support for NEA officers and governance bodies, maintains Association property, and coordinates employee relations.

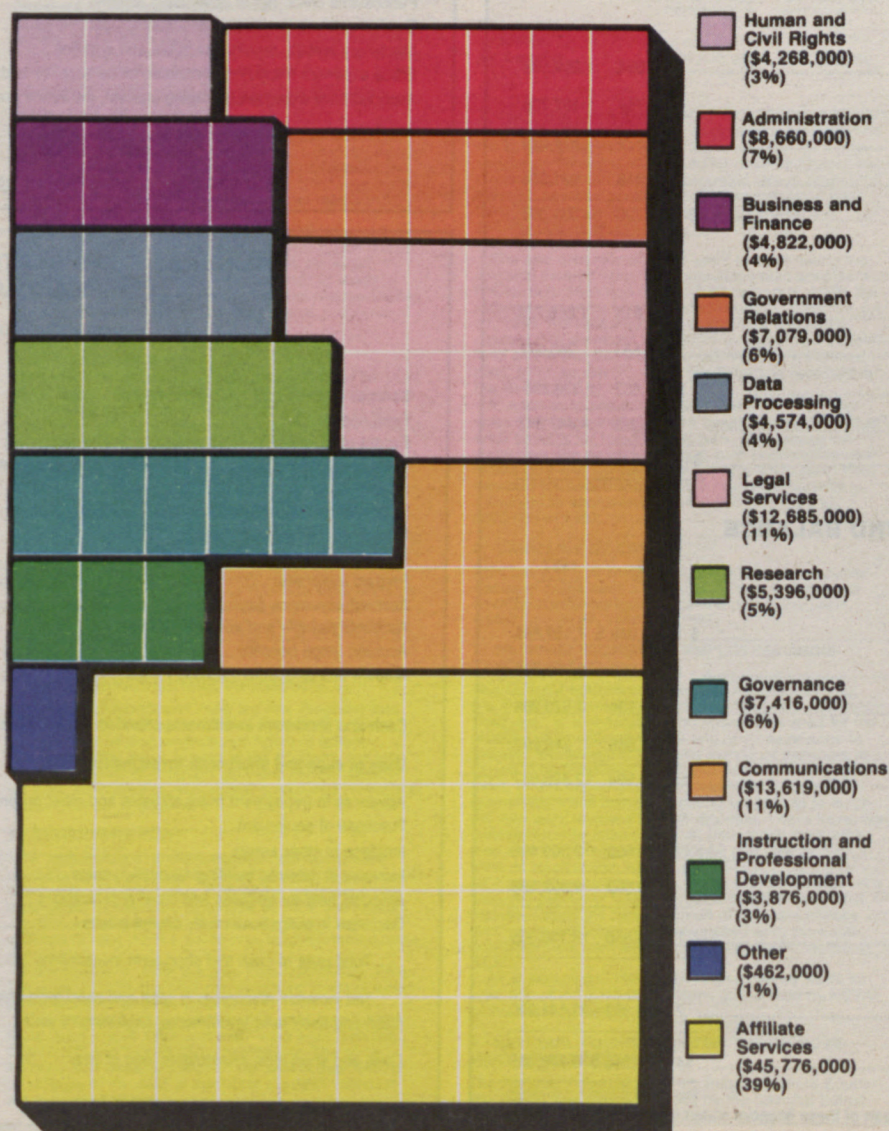
Communications keeps members up to date through *NEA Today* and other publications—and presents the Association's message to the public through the print and broadcast news media and a national advertising campaign.

So, what's the bottom line? You'll find in the balance sheets on page 22 that NEA's total assets as of last August 31 amounted to \$41,914,945. These assets consist primarily of membership dues receivable from various state affiliates (\$18,741,443); cash and short-term investments (\$12,593,879); equipment, principally computers (\$758,819); and funds expended as of that date for the renovation of our headquarters building (\$5,746,853). These funds will ultimately be transferred to the capital improvement fund.

After deducting area expenses (\$118,170,330) and payments to the National Foundation for the Improvement of Education (\$462,350) for the administration of NFIE, we show an excess of revenues over expenses of \$494,399. That amount was added to the total fund balance in our general fund, which now equals \$24,136,389.

Another good year for NEA!

Your Dues Dollars at Work National Education Association



NEA FINANCIAL REPORT

NATIONAL EDUCATION ASSOCIATION OF THE UNITED STATES

Audited Financial Statements

Coopers & Lybrand
Certified Public Accountants

To the Executive Committee and Members of the National Education Association of the United States

We have audited the accompanying balance sheets of the General Fund and the Capital Improvement Fund of the National Education Association of the United States (a nonprofit corporation incorporated by Act of the United States Congress) as of August 31, 1988 and 1987, and the related statements of activity and changes in financial position of the General Fund for the years then ended. We have also audited the consolidated balance sheets of the Special Purpose Funds of the National Education Association of the United States and subsidiary as of August 31, 1988 and 1987, and the related consolidated statements of activity and changes in fund balances for the years then ended. These financial statements are the responsibility of the Association's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly the financial position of the General Fund, Capital Improvement Fund and the Special Purpose Funds of the National Education Association of the United States and subsidiary as of August 31, 1988 and 1987, the results of operations and the changes in financial position of the General Fund, and the consolidated results of operations of the Special Purpose Funds for the years then ended in conformity with generally accepted accounting principles.

1800 M Street, N.W.
Washington, D.C. 20036
November 4, 1988

NATIONAL EDUCATION ASSOCIATION OF THE UNITED STATES

GENERAL FUND BALANCE SHEETS

August 31, 1988 and 1987

ASSETS

	1988	1987
Current Assets:		
Cash and short-term investments at cost, which approximates market.....	\$12,593,879	\$14,942,029
Membership dues receivable from state associations, net of reserves for cancellations and uncollectible amounts of \$1,224,293 in 1988 and \$1,202,077 in 1987 (Note 2).....	18,741,443	16,226,300
Amounts due from affiliates and other organizations, net of reserve for bad debts of \$62,635 in 1988 and \$92,723 in 1987 (Notes 2 and 3).....	490,694	1,259,588
Publication and advertising receivables.....	163,759	167,708
Prepaid expenses.....	1,446,529	814,079
Other current assets.....	781,416	921,304
Total current assets.....	34,217,220	34,331,008

Long-Term Assets:

Equipment, at cost, less accumulated depreciation of \$8,775,032 in 1988 and \$7,495,837 in 1987 (Note 2).....	758,819	1,848,772
Other long-term assets.....	1,191,553	260,277
Deferred building renovation costs (Notes 2, 9 and 11).....	5,746,853	2,338,298
Total long-term assets.....	7,697,225	4,447,347
Total general fund assets.....	\$41,914,945	\$38,778,355

LIABILITIES AND FUND BALANCE

	1988	1987
Current Liabilities:		
Accounts payable and accrued liabilities.....	\$ 9,958,049	\$ 7,139,686
Accrued fringe benefits.....	3,048,285	2,770,595
Amount due to Special Purpose Funds (Note 2).....	2,300,794	2,570,289
Amounts held for affiliates and other organizations (Note 3).....	142,866	346,297
Total current liabilities.....	15,449,994	12,826,867
Long-Term Liabilities:		
Accrued severance pay (Note 2).....	2,328,562	2,309,498
Total long-term liabilities.....	2,328,562	2,309,498
Total general fund liabilities.....	17,778,556	15,136,365
Commitments and Contingencies (Notes 6, 7, 9 and 11)		
Fund Balance.....	24,136,389	23,641,990
Total general fund liabilities and fund balance.....	\$41,914,945	\$38,778,355

The accompanying notes are an integral part of these financial statements.

GENERAL FUND STATEMENTS OF ACTIVITY

for the years ended August 31, 1988 and 1987

	1988 Budget	1988 Actual	1987 Actual
Revenues:			
Membership dues (Note 2).....	\$117,401,750	\$118,211,179	\$109,668,647
Other income, fees, services.....	500,000	915,900	926,818
Total revenues.....	117,901,750	119,127,079	110,595,465
Expenses by area:			
Affiliate Services.....	44,978,475	45,776,016	43,815,529
Communications.....	13,136,870	13,619,030	11,786,044
Government Relations.....	6,987,092	7,078,700	5,300,868
Human and Civil Rights.....	4,077,857	4,268,268	3,347,158
Instruction and Professional Development.....	4,023,292	3,875,608	3,758,883
Legal Services.....	13,081,487	12,685,380	8,325,977
Research.....	5,587,914	5,396,235	5,331,895
Administration.....	8,344,015	8,659,809	7,943,711
Business and Finance.....	4,868,414	4,821,786	4,776,961
Data Processing.....	5,067,433	4,573,454	4,482,456
Governance.....	7,254,134	7,416,044	7,172,226
Total expenses by area.....	117,406,983	118,170,330	106,041,708
Other expenses:			
NFIE (Note 8).....	462,350	462,350	2,145,438
Total expenses.....	117,869,333	118,632,680	108,187,146
Excess of revenues over expenses.....	\$ 32,417	494,399	2,408,319
Fund balance, beginning of year.....		23,641,990	21,233,671
Fund balance, end of year.....		\$ 24,136,389	\$ 23,641,990

SCHEDULES OF AREA EXPENSES BY TYPE

for the years ended August 31, 1988 and 1987

	1988	1987
Salaries and benefits (Note 5).....	\$ 35,216,282	\$32,511,634
Grants to, and joint projects with, state and local associations.....	33,942,530	31,837,615
Kate Frank/DuShane Program expenditures (Note 4).....	8,000,929	5,884,999
Travel.....	11,377,063	10,023,519
Publications costs, net of advertising income.....	4,514,045	4,190,087
Outside services (including consultants, legal and audit).....	16,246,533	12,430,554
Machinery rentals, repairs, materials and supplies.....	2,015,548	2,369,860
Office expenses (including telephone, office supplies and utilities).....	3,869,693	3,674,840
Administrative expenses (including interest, insurance and rent).....	2,987,707	3,118,600
Total area expenses by type.....	\$118,170,330	\$106,041,708

The accompanying notes are an integral part of these financial statements.

GENERAL FUND STATEMENTS OF CHANGES IN FINANCIAL POSITION

for the years ended August 31, 1988 and 1987

	1988	1987
Sources of cash and short-term investments:		
From operations:		
Excess of revenues over expenses.....	\$ 494,399	\$2,408,319
Increase (decrease) in excess of revenues over expenses from noncash revenues and expenses:		
Depreciation and amortization.....	1,279,194	1,943,539
Membership dues receivable.....	(2,515,143)	(1,306,336)
Publication and advertising receivables.....	3,949	128,198
Prepaid expenses.....	(632,450)	728,030
Accrued severance pay.....	19,064	209,716
Accounts payable and accrued liabilities.....	2,818,363	675,190
Accrued fringe benefits.....	277,690	327,128
Amount due to Special Purpose Funds.....	(269,495)	622,897
Cash and short-term investments provided from operations.....	1,475,571	5,736,681
Uses of cash and short-term investments:		
Advances to (repayment from) affiliates and other organizations, net.....	(768,894)	659,205
Purchase of equipment.....	189,242	712,217
Increase in other assets.....	791,387	508,222
Increase in deferred building renovation costs.....	3,408,555	1,977,009
Amounts held for affiliates and other organizations.....	203,431	182,323
Decrease in obligations under capital leases.....	—	217,347
Total uses of cash and short-term investments.....	3,823,721	4,256,323
Net increase (decrease) in cash and short-term investments.....	(2,348,150)	1,480,358
Cash and short-term investments, beginning of year.....	14,942,029	13,461,671
Cash and short-term investments, end of year.....	\$12,593,879	\$14,942,029

The accompanying notes are an integral part of these financial statements.

NEA FINANCIAL REPORT

CAPITAL IMPROVEMENT FUND BALANCE SHEETS

August 31, 1988 and 1987

ASSETS

	1988	1987
Cash.....	\$ 1,197	\$ 1,133
Land at cost.....	1,753,777	1,753,777
Building, at cost, less accumulated depreciation of \$6,527,886 in 1988 and \$6,288,894 in 1987 (Notes 2 and 11).....	5,369,911	5,608,903
Total capital improvement fund assets.....	\$7,124,885	\$7,363,813

FUND BALANCE

Fund balance (Note 2).....	\$7,124,885	\$7,363,813
Total capital improvement fund balance.....	\$7,124,885	\$7,363,813

The accompanying notes are an integral part of these financial statements.

SPECIAL PURPOSE FUNDS CONSOLIDATED BALANCE SHEETS

August 31, 1988 and 1987

ASSETS

	1988	1987
Cash.....	\$ 761,465	\$ 338,270
Accounts receivable.....	2,407,359	1,441,463
Prepaid expenses.....	20,296	12,713
Leasehold improvements, furniture and equipment, at cost, net of accumulated depreciation of \$501,830 in 1988 and \$358,569 in 1987.....	396,351	293,843
Amount due from general fund.....	2,300,794	2,570,289
Total special purpose funds assets.....	\$5,886,265	\$4,656,578

LIABILITIES AND FUND BALANCES

Liabilities:		
Accounts payable and accrued liabilities.....	\$1,818,855	\$ 768,409
Deferred Income NEA-Retired Program (Note 2).....	1,545,022	1,317,750
Total special purpose funds liabilities.....	3,363,877	2,086,159
Fund balances.....	2,522,388	2,570,419
Total special purpose funds liabilities and fund balances.....	\$5,886,265	\$4,656,578

The accompanying notes are an integral part of these financial statements.

SPECIAL PURPOSE FUNDS CONSOLIDATED STATEMENTS OF ACTIVITY AND CHANGES IN FUND BALANCES

for the years ended August 31, 1988 and 1987

	Revenues			Revenues			Revenues		
	Fund balances, August 31, 1986	NEA appropriation	Other	Expenses	Fund balances, August 31, 1987	NEA appropriation	Other	Expenses	Fund balances, August 31, 1988
UniServ Fund (Note 2).....	\$ 956,091	\$22,312,024	\$ —	\$23,026,372	\$ 241,743	\$24,438,810	\$ —	\$24,185,319	\$ 495,234
Special Services and Education Travel Trust Funds.....	325,188	—	11,886,237	11,581,872	629,553	—	13,712,959	13,483,184	859,328
National Education Employees Assistance Fund (Note 7).....	109,549	—	8,605	57,459	60,695	100,000	11,353	78,808	93,240
Reserve for Retirement Benefits Fund (Note 5).....	775,389	—	48,947	73,687	750,649	—	—	750,649	—
NEA-Retired Program Fund (Note 2).....	607,123	355,397	297,831	372,572	887,779	497,971	203,837	515,001	1,074,586
	\$2,773,340	\$22,667,421	\$12,241,620	\$35,111,962	\$2,570,419	\$25,036,781	\$13,926,149	\$39,012,961	\$2,522,388

The accompanying notes are an integral part of these financial statements.

NOTES TO FINANCIAL STATEMENTS

1. ORGANIZATION

The National Education Association of the United States (NEA) is a nonprofit corporation incorporated under a special Act of the United States Congress. The purpose of NEA is to elevate the character and advance the interests of the profession of teaching and to promote the cause of education in the United States.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements of NEA have been prepared on the accrual basis. To ensure observance with its bylaws, the resources of NEA are classified for accounting and reporting purposes into funds established according to their nature and purpose. The assets, liabilities, fund balances and changes in fund balances are reported in the following fund groups:

General Fund

The bylaws of NEA provide that the General Fund shall comprise all income received in the form of dues, interest, dividends, fees, earnings from advertising, sales of NEA publications and payments for services and funds received by gift, bequest, devise or transfer to NEA, which are not specifically designated for deposit in the Capital Improvement Fund. All operating accounts and debt services shall be paid out of the General Fund.

Capital Improvement Fund

The bylaws of NEA provide that the Capital Improvement Fund shall comprise the properties and permanent investment of NEA and other funds, or properties received by gift, devise, bequest or transfer for deposit in the Fund. Disbursement from the Capital Improvement Fund to acquire new properties or to provide for major long-term improvements in existing properties must be authorized by a two-thirds vote of the Board of Directors. Expenditures from this Fund for any other purpose must be authorized by a two-thirds vote of the Representative Assembly.

Special Purpose Funds

NEA has various Special Purpose Funds which consist of restricted funds or funds designated for specific projects and purposes. Special Purpose Funds include activities such as the UniServ Fund and the administration of various services such as insurance plans for members. These funds also include the activity of Member Benefits Corporation (MBC), a wholly-owned subsidiary of NEA. MBC provides support to the Special Services and Educational Travel Trust Funds primarily in the areas of membership services, affiliate support, marketing and training.

General Fund budget

The budget of NEA is designed to achieve the goals and objectives of NEA. The budget amounts included in the statements of General Fund activity are as approved by NEA's Representative Assembly and amended by the Board of Directors, as set forth in the guidelines approved by the Representative Assembly and the Board of Directors.

NEA-Retired Program

During 1982, NEA began offering life membership to retired members through a new special purpose fund known as the NEA-Retired Program. Payments to the fund qualify retired members for the regular services provided to active members, as well as services designed specifically for retired persons. Payments to the fund are recorded as deferred income when received and amortized over the estimated life expectancy of its members.

Property, equipment and depreciation
NEA records depreciation on its building in the Capital

Improvement Fund. This depreciation is recorded using the straight-line method of the estimated useful life of the building of 50 years. Depreciation on the building was approximately \$239,000 in 1988 and 1987, reflecting the change to the Capital Improvement Fund balance.

NEA capitalizes equipment with a cost in excess of \$2,500 in the General Fund and depreciates these assets using the straight-line method over the estimated useful life of the assets.

Deferred building renovation costs

Architectural, design and engineering services costs related to the renovation of the building have been recorded as deferred costs in the General Fund. The accumulated costs will be transferred to the Capital Improvement Fund when construction is completed.

Membership dues

Membership dues are recognized as income over the membership year, which is September 1 through August 31. Dues are assessed to members as provided in the Bylaws. An estimated provision for uncollectibles, write-offs and cancellations is charged against membership dues revenues.

In accordance with the Bylaws, a percentage of the membership dues is allocated to UniServ grants (which are included in the expenses of affiliate services), whereby NEA provides grants to affiliates to assist in funding their staff representatives whose responsibilities are to implement, improve and coordinate programs of NEA.

Accrued severance pay

NEA has a policy entitling employees with over 10 years of service to severance pay equal to 10 weeks of salary. NEA recognizes the liability for severance pay at the time the employee reaches 10 years of employment and is entitled to the severance pay.

3. GOVERNANCE AFFILIATES, NONGOVERNANCE AFFILIATES, AND OTHER ORGANIZATIONS

NEA provides various administrative services and acts as custodian for the funds of certain Governance and Nongovernance Affiliates and other organizations, which also offer services to members of NEA and to other educators. However, each of these organizations has a separate Board of Directors and operates independently of NEA. Accordingly, the accompanying financial statements present the financial activity of NEA exclusive of these organizations, except for the funds held by or due to NEA as custodian.

4. KATE FRANK/DUSHANE PROGRAM

The Kate Frank/DuShane Program (the Program) was established by the Representative Assembly to protect the human, civil and professional rights of school employees. The major project of the Program, the Unified Legal Services Program, provides reimbursement for legal assistance to educational employees in matters related to their employment.

5. RETIREMENT PLAN

NEA participates in a multiemployer, defined-benefit retirement plan, which covers substantially all permanent employees. Approximately 70% of the employees covered under the plan are employed by NEA; the remaining 30% are employees of various state and local affiliates of NEA. NEA's policy is to fund retirement costs accrued.

Prior to June 1, 1988 the plan was contributory. Effective June 1, 1988, the plan was amended to make it non-contributory for all NEA employees.

NEA's retirement plan contribution expenses for the fiscal years ended 1988 and 1987 were approximately \$2,674,000 and \$2,558,000, respectively. The accumulated plan benefits and plan net assets available for benefits as of the date of the latest actuarial valuation are presented below:

January 1,

1988 1987

Actuarial present value of accumulated benefits:

Vested.....	\$44,906,755	\$41,393,091
Nonvested.....	6,641,310	5,652,860
	\$51,548,065	\$47,045,951

Net assets available for benefits

	\$101,413,945	\$98,326,999
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The actuarial present value of accumulated plan benefits ignores the effects of future compensation increases on the benefits that participants will receive for their past service. If this value is adjusted for projected salary increases, consistent with the assumed rate of return, the adjusted actuarial present value of accumulated plan benefits would be approximately \$75,144,000 and \$68,254,000 as of January 1, 1988 and 1987, respectively.

The assumed rate of return used in determining the actuarial present value of accumulated plan benefits was 8% for both 1988 and 1987. As of January 1, 1988, the retirement plan had no unfunded liabilities. Effective July 31, 1988, the NEA Executive Committee adopted a resolution to terminate its reserve for retirement benefits fund and to transfer the responsibility to its retirement plan. As of August 31, 1988, this liability is recorded in the General Fund.

In addition to providing pension benefits, NEA provides various post-employment health care and life insurance benefits for retired employees. The association recognized the cost of providing such post-employment health care and life insurance benefits when paid. Post-employment health care and life insurance benefits amounted to approximately \$431,000 in 1988 and \$362,000 in 1987.

6. BANK LINE OF CREDIT

NEA has a line of credit of \$4,000,000 from a commercial bank at the bank's prime interest rate. There has been no borrowing against the line during the years ended August 31, 1988 and 1987.

7. NATIONAL EDUCATION EMPLOYEES ASSISTANCE FUND, INC.

The National Education Employees Assistance Fund, Inc. (NEEAF), formerly the National Teachers Assistance Fund, Inc., is a nonprofit corporation established for the purpose of providing financial and other assistance to member organizations and their individual members involved in disputes over terms and conditions of employment. In this capacity, NEEAF has, from time to time, guaranteed loans made by lending institutions to teachers who were involved in such disputes. These loans are collateralized by letters of credit from those state affiliates which are members of NEEAF and also by NEA's letter of credit in the amount of \$1,675,000 on which NEA pays a commitment fee. In the event of default on a loan, the bylaws of NEEAF provide that the bank shall first draw upon the letter of credit of the state affiliate from which the funds were transmitted and, thereafter, proportionately from all other letters of credit, including NEA's.

As of August 31, 1988, NEA is contingently liable for \$386,500 of the \$773,000 in loans guaranteed by NEEAF in the event of default.

8. NATIONAL FOUNDATION FOR THE IMPROVEMENT OF EDUCATION

The National Foundation for the Improvement of Education (NFIE) was created in 1969 by the National Educa-

tion Association as a tax-exempt public foundation to improve the quality of education for citizens of the United States.

The Foundation develops strategies that address the most challenging problems confronting American education. NFIE has designed its direction to develop programs in three focus areas: improvement of students' educational success, improvement of teachers' professional capability and improvement of the effectiveness of curriculum and instruction.

During the year ended August 31, 1988, payments totaling \$462,350 were made to NFIE to cover administrative supporting services of the NFIE. For the year ended August 31, 1987, payments totaling \$2,145,438 were made to NFIE. Of this amount paid in 1987, \$700,000 was earmarked for the "Operation Rescue" program, which provides grants to local teachers associations to take the lead in developing cooperative efforts resolving the dropout crisis, and \$1,000,000 was allocated to begin an endowment that will help fund other programs to meet critical needs of students and teachers in years to come. The remaining funds were provided to cover administrative supporting services of the NFIE.

9. COMMITMENTS AND CONTINGENCIES

NEA has been named as a party in several legal matters, the outcome of which cannot presently be determined. Management believes that the net results of these claims will not have a material impact on NEA.

NEA has entered into a construction contract and an architectural, design and engineering contract related to the proposed renovation of its office building. Renovation of the facilities commenced in July 1988. Estimated outstanding commitments at August 31, 1988 relative to these contracts amount to \$33,950,000.

Future minimum lease payments under operating leases as of August 31, 1988, are as follows:

1989.....	\$ 576,744
1990.....	431,438
1991.....	216,685
1992.....	76,777
	\$1,301,644

Rental expense for all operating leases was approximately \$703,000 in 1988 and \$437,000 in 1987.

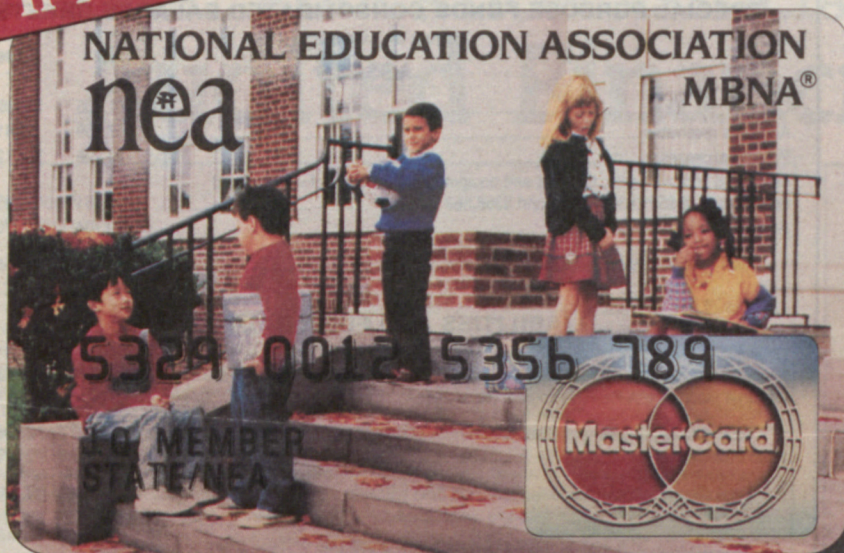
10. INCOME TAXES

NEA is exempt from income taxation under the provisions of Section 501(c)(5) of the Internal Revenue Code. Organizations described in that section are taxable only on their unrelated business income. Since NEA has incurred a cumulative loss from these unrelated business activities, no provision for income taxes has been recorded in the accompanying financial statements.

11. SUBSEQUENT EVENT

On October 20, 1988, NEA entered into a construction loan agreement to borrow the principal sum of \$36,000,000. Proceeds from the loan will be used to finance the renovation of NEA headquarters office building. The loan agreement provides for monthly interest only payment on the unpaid principal balance, at variable rates, during the renovation period which is anticipated to be thirty months from the date of the loan agreement. The entire unpaid principal balance together with all unpaid interest thereon shall be due in full at the end of the thirty months. NEA, subject to certain conditions, may elect to exercise the option to extend the original maturity date for an additional thirty-month period thereafter. The loan is collateralized by NEA's headquarters office building, personal property, assignment of future leases and construction contracts. NEA is presently negotiating for permanent financing that will replace the funds borrowed under the construction loan agreement.

INTRODUCING



A **NEW** look for the NEA MasterCard!

Now, you have a choice of NEA MasterCard® cards: the new look—a statement about your pride in educating America's children; or the existing, distinguished gold card. Choose either of the MasterCards alone, or with our exclusive NEA VISA® card *at no extra cost!** (Our NEA VISA card also has a new look.)

The new NEA MasterCard features the same unique benefits as the Association gold card. This includes a low interest rate of 15.5% that, unlike many cards, does not fluctuate with market rates (only 14.5% for that portion of your average daily balance over \$2,500). There's *no annual fee for the first year*, and your subsequent \$9 annual fee is refunded if you charge more than \$3,000 per calendar year.

To apply for either NEA MasterCard, just fill out the application below, or:

CALL 1-800-847-7378

Please be sure to give this special code—COJU—to the TeleService representative.

* You must select an NEA MasterCard to receive the additional NEA VISA card. Both cards use the same line of credit.



A CREDIT TO YOUR PROFESSION.

APPLY TODAY!

Please check your preference:

1. ☐ The new NEA MasterCard plus the NEA VISA card.



18-900-18-954

2. ☐ The NEA gold MasterCard plus the NEA VISA card.



02-900-02-956

3. ☐ The new NEA MasterCard only.



16-900-16-954

4. ☐ The NEA gold MasterCard only.



01-900-01-956

Preferred Request Form

It costs nothing to apply! The card has a credit line (from \$500 to \$5,000) and a \$9 annual fee. There is no annual fee the first year. The annual percentage rate is 15.5% (14.5% for the portion of your average daily balance over \$2,500). Of course, all applications will be subject to a confidential standard credit review by MBNA®. If you currently have the NEA gold MasterCard and would like to have a VISA card or change to the new card, you must call 1-800-847-7378. If you are a new applicant, please select one card combination above and complete the following information.

Your Personal Data (Please Print)

Name	
Address	
City	State Zip
Home Phone	Business Phone
Social Security Number	Date of Birth
Are You: ☐ Renting ☐ Buying or ☐ Own?	
Monthly Payment \$	

Previous Address (must be completed if at present address less than 3 years.)

Employer	
Position	Years There
Previous employer or school attended	
Annual Salary \$	Other Income \$

Include income from all sources during this year. (Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis of repayment.)

Total Household Income \$
State Association
Mother's Maiden Name (for use when you request special action taken on your account)

Additional Information

Current Credit Card Accounts (if applicable)

MasterCard®/VISA® Account #
American Express® Account #

Co-Applicant Only (Please Print)

Co-Applicant's Name (over 18 years of age)	
Social Security No.	Relationship to Applicant
Employer	
Years There	Position
Annual Income \$	Business Phone

I (We) authorize MBNA to investigate any facts or obtain and exchange reports regarding the application or resulting account with credit reporting agencies and others. Upon request, I (We) will be informed of each agency's name and address. I have read this entire application, agree to its terms and understand that I will be jointly and severally liable for all charges on the account.

X Your Signature Here (Seal) Date	
X Co-Applicant Signature (Seal) Date	

NOTE: Send no money; the \$9 annual fee will be waived for your first year.

MAIL YOUR SIGNED REQUEST FORM TO: UNIFIED CREDIT CARD PROGRAM, C/O MARYLAND BANK, N.A., P.O. BOX 15464, WILMINGTON, DE 19850

ACCOUNT INFORMATION: The ANNUAL FEE for the Association Card is \$9. The ANNUAL PERCENTAGE RATE is 15.5% for that portion of the average daily balance (subject to FINANCE CHARGES) equal to or less than \$2500 and is 14.5% for that portion of the average daily balance (subject to FINANCE CHARGES) exceeding \$2500. GRACE PERIOD: Provided you do not have a carryover balance from the previous month, you will not be assessed a FINANCE CHARGE on purchases if you pay the New Balance Total by the Payment Due Date (25 days after the closing date). If this amount is not paid, FINANCE CHARGES accrue from the date of purchase. A cash advance will bear FINANCE CHARGES from the date of the transaction. OTHER CHARGES: You will be charged an overlimit fee of \$10 if your New Balance Total on your billing date is more than 15% over your credit limit. You will be charged a late fee of \$10 if you fail to make a required payment within 20 days after the Payment Due Date. You will be charged a returned check fee of \$10 if a check submitted as payment is returned for any reason.

This program is currently not available in District of Columbia, Michigan and Pennsylvania.

TV OUTREACH

NBC's

'THE MORE YOU KNOW' CAMPAIGN

Targets Key Education Issues

Teaching can be a uniquely satisfying profession, but educators often face serious challenges and problems. NBC hopes to help solve some of those difficulties through its The More You Know campaign, to be launched this month. The effort will mobilize the network's many resources to broadcast local and national news stories, public service messages, and features spotlighting community activities and efforts.

Backed and guided by a prestigious advisory board that includes NEA President Mary Hatwood Futrell, The More You Know will address many day-to-day dilemmas facing today's teachers.

For the campaign, NBC has produced a number of public service announcements featuring network talent. These 30-second spots are designed to raise viewer awareness about such issues as student drug and alcohol abuse, student diversity, expanding roles of teachers, and community responsibility toward the educational enterprise.

Over the course of the community action campaign, NBC will introduce topics relating to education into its regular entertainment programming. In addition, the network will work at the grass roots level through its affiliates to design and implement outreach projects involving educators, community leaders, legislators, and other concerned citizens.

Get Involved Locally

Educators can participate in the campaign on many levels. For information about local NBC community outreach projects—including educational forums, essay and poster contests, neighborhood exchanges, lectures, exhibits, town meetings, screenings, and award programs—watch or call your local NBC affiliate.

Teachers may also want to become involved with organizations represented on NBC's national The More You Know advisory board. Many of these groups have chapters throughout the country that will be working to support this program.

For a list of these organizations, call NBC's Marcy Dolan at 1-212/664-5857. Also, many NBC local affiliates will be setting up community advisory boards. For information about these boards, contact your local NBC affiliate.

In various areas of the country, educators working with community groups and local governments have implemented programs designed to upgrade the quality of public education and enhance the school environment. The More You Know is designed to

NEA teacher-members have an opportunity to be among the first involved in NBC's new community action program, The More You Know. Aimed at raising public awareness about the state of education in our country, the network campaign is designed to help build coalitions that support educators.



The Boise (Idaho) Education Association's project at Booth Memorial School educates pregnant teens and teenage mothers.

encourage the development of projects like these:

► In Alaska's Nenana City Public Schools, federal funds combined with community resources strengthened substance abuse prevention programs. Students in grades 7-12 were trained to educate early childhood, kindergarten, and first grade classes about the dangers of alcohol and tobacco use.

► The 100 percent Hispanic student body at the Centennial School in San Luis, Colo., accepted blame for vandalizing community property. In a program of their own creation, they cleaned up the neighborhood and adopted a new strategy for maintaining a safe and clean environment.

► In Seattle, students and teachers at Cleveland High School realized that schools can sometimes be a hotbed of cultural clashes. They relieved tensions and took steps to strip away prejudice by designing an international curriculum to meet the needs of their culturally diverse community.

► Monroe, La.'s, Jefferson Junior High School initiated a "No More Dropouts" program in which eight seventh- and eighth-grade teachers volunteered their lunch periods, after-school time, and weekends to give their 25 at-risk students extra support. The teachers' activities included tutoring,

planning and chaperoning field trips, and arranging artistic performances.

► The Glendale (Calif.) Classroom Teachers Association, through its "Operation Rescue" program, intervened early with at-risk children. Its tool: a signed "personalized plan for success," a kind of formal contract and individualized education plan struck between students and parents. The contract laid out academic responsibilities and expectations. Young participants in the program attended special seminars that aimed to boost self-image and improve study skills and homework habits.



"The more you know, the more you owe to the people who taught you."

Richard Dysart, actor, L.A. Law



"The more you know about addiction, the more you know how stupid it is to be silent."

Sandra Santiago, actress, Miami Vice

► Who tends to needs of teenage fathers or boys likely to become fathers? Authors Py Bateman and Bill Mahoney have researched teenage pregnancies that result from forced sexual intercourse with acquaintances—date rape. They found that both boys and girls sometimes develop attitudes that make date rape likely. Their handbook, *Macho, Is That What I Really Want?* helps boys make decisions about their future and tackles social mores that encourage boys to "score" with their dates. The booklet is part of *Making It Work, A Community Action Plan for the Prevention of Teen Acquaintance Rape*.

NBC and its affiliates will seek, through The More You Know, to support programs such as these by providing exposure, encouraging community involvement, and facilitating replication of such efforts nationwide. NBC affiliates working with local advisory boards will design and implement community outreach programs of their own to encourage community involvement in support of education.

Business Links with Education

Recently, many businesses have become involved in the important task of providing support for various educational programs. These are some typical programs: Time Inc., Louis Harris and Associates, and Primerica Corp. are three sponsors of "Recruiting Young Teachers," a program that offers a toll-free number (1/800-45-TEACH) where people interested in a teaching career can get information about the profession.

The Atlanta-based Southern Education Foundation—with support from the Bell South Foundation and Pew Charitable Trust—has initiated a program to attract minorities into teaching.

This year, NBC and the Carnegie Foundation for the Advancement of Teaching will award five teachers of grades 7-12 \$2,000 each for developing innovative programs that combine television and teaching.

Recognizing the success of business-educational partnerships like these, NBC affiliates through The More You Know will seek to form similar liaisons with local businesses and corporations. The support of business, when coupled with local community support—especially by educators—will be the grass roots force that drives NBC's The More You Know campaign toward its goal of creating a better educational environment for students and teachers alike.

This guide was written by June Behrmann for KIDSNET, the computerized clearinghouse of children's audio, video, radio, and television in Washington, D.C. For more information about the national The More You Know campaign, contact NBC, 30 Rockefeller Plaza, New York, NY 10112.

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Compare the NEA's Pharmacy price to the brand name price and save! Same top quality! Fill out this order form and send in today.

Item	Size	Product No.	NEA Price	Quantity	Total
Extra Strength TyleSerb™ Caplets (Compare to Extra Strength Tylenol® at \$9.02 - SAVE 59%)	100	8574-729	\$3.69 x		=\$
Ibuprofen 200 mg (Compare to Advil® at \$9.46 - SAVE 51%)	100	9856-729	\$4.59 x		=\$
AnaSerb™ (Compare to Anacin® at \$11.36 - SAVE 60%)	200	12341-729	\$4.49 x		=\$
SudaSerb™ (Compare to Sudafed® at \$10.00 - SAVE 71%)	100	7366-729	\$2.89 x		=\$
SinuSerb™ (Compare to Sinutab® at \$16.04 - SAVE 76%)	100	6536-729	\$3.79 x		=\$
CenSerb™ (Compare to Centrum® at \$13.09 - SAVE 62%)	130	12335-729	\$4.98 x		=\$
Vitamin B-Complex 100-Timed Release	100	7351-729	\$8.69 x		=\$
Vitamin C Tablets - 500 mg	100	6710-729	\$2.39 x		=\$
Vitamin E Capsules - 400 I.U.	100	6303-729	\$3.89 x		=\$
OysteSerb™ (Compare to Os-Cal® 500 at \$13.52 - SAVE 71%)	100	7445-729	\$3.89 x		=\$
Fiber® All Natural Diet Aid (Compare to Fibre Trim® at \$14.66 - SAVE 52%)	210	9166-729	\$6.98 x		=\$
Chewable Antacid (Compare to Gaviscon® at \$7.62 - SAVE 48%)	100	8955-729	\$3.98 x		=\$
SomiSerb™ (Compare to Sominex 2® at \$7.98 - SAVE 50%)	72	12391-729	\$3.98 x		=\$

TOTAL ORDER \$ _____

Please Note: Regular 75¢ handling charge waived for this offer.

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City _____ State _____ Zip _____

Account No. (New customers disregard) _____

Payment information - Check one:

☐ Check enclosed, payable to NEA's Pharmacy Service

☐ Charge to my credit card: ☐ VISA ☐ MasterCard

Card No. _____ Exp. Date _____

Signature _____

Mail this form to: NEA's PHARMACY SERVICE

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☐ I'm not ordering now, but please send me a Vitamin and Health Care Products Savings Catalog.

KF-729

RESOURCES

Idea Exchange

Scavenging for Skills

When Belle Chasse, La., reading teacher Rowena Bowen prepares her seventh graders for a test, she doesn't assign a review—she organizes a scavenger hunt.

A successful scavenger in library skills, for example, needs good research skills and knowledge of the library. For a graphic aids scavenger hunt, Bowen provides clues on maps,



diagrams, and charts from encyclopedias and magazines, sources which are placed around the classroom.

Prizes such as special pencils, stickers, or bookmarks are awarded for first and second place. "Rarely does one student find all the correct answers the first time around," says Bowen. "I check as they show me their papers, giving only little hints, and send them back to scavenge some more."

"Quiz scores are usually higher after a scavenger hunt than before," notes Bowen. "And the exercise is very quiet: no one wants to give the answers away."

My Pal's a Real Doll

Video Van, Brainy Beverly, Lively Lisa, Tormenting Tommy—these are members of the "study buddy" classroom, a captive audience that helps third graders in Kreamer, Pa., master reading, writing, and problem solving.

Teachers Jean Fetzko and Cynthia Kashuba began by capitalizing on the children's desire to "play school." When students thrived on teaching classmates, the teachers decided to offer them a class of 14 dolls—endowed with familiar qualities—to tutor.

The dolls are also excellent motivators, Fetzko reports. Video Van, for example, became the central character in a television show written and reviewed by the students, who demonstrated a variety of reading and writing skills in the process. Similarly, the other "buddies" have been used to enhance the teaching of safety rules, manners, and problem solving.

Better Kvetch than Fight

At the Gilmore Middle School in Racine, Wisc., fights among the 1,100 students used to be common. Rumors, name-calling, the "he said/she said" syndrome often drove them into battle.

Today, thanks to an idea of Gilmore seventh and eighth grade teacher Connie Hohlfeld Molbeck, the fights are fewer—and a corps of 20 student mediators are resolving more than 200 conflicts a year.

At confidential meetings, mediator and disputants sit through a formal process in which both sides come up with their own solutions to the problem that set off the dispute. The meetings are held during study center so no class time is lost. At the end of the meeting, an agreement is signed by all parties involved. The mediators learn leadership and peacemaking skills; the students learn alternatives to fistfights. "In mediation, nobody loses, everybody wins," says Mohlbeck.

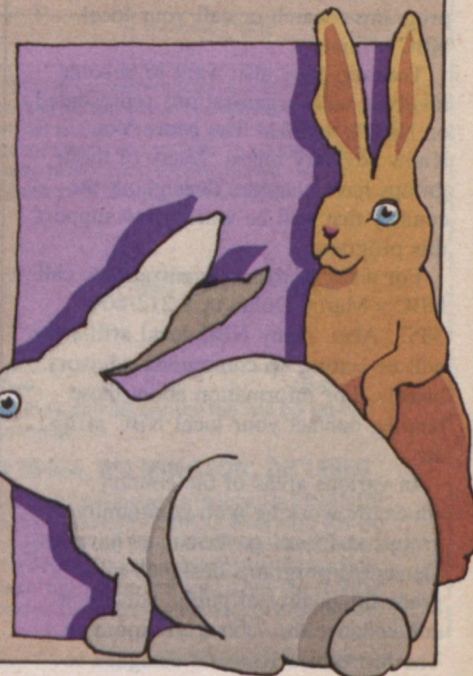
Since the program began in 1986, over 600 conflicts have been resolved and schools across the state have used it as a model.

Recycling for Rabbits

In Bartlesville, Okla., students in Joan Johnson's sixth grade class are collecting aluminum cans for a "furry cause." With the money they earn collecting cans around the neighborhood, the youngsters plan to purchase rabbit food, cedar chips, and other items for the gerbils, birds, and rabbits kept in their classroom. So far, they've collected 1,280 cans—bringing in \$23.50.

Although the children are learning that it takes a lot of cans to make a little money (their favorite part is smashing and counting the cans), they're also learning their responsibility to the animals in their care. They clean out the cages and give the animals fresh food and water daily. Some children even adopt an animal to take home for weekends, holidays, or summer vacation. In October, the classroom's two black-loped rabbits became parents.

By being responsible for the animals, the students are learning about animal behavior and care and will show what they've learned by writing guidelines for the humane treatment of each species in the classroom.



PROTECTING YOU FROM LIABILITY

As an NEA member, you're insured against loss of up to \$1 million if you're ever sued in connection with your work. NEA's liability program offers these coverages: civil negligence, \$1,000,000; civil rights violation, \$250,000; criminal charge (if exonerated), \$25,000 for attorneys' fees; bail bond, \$1,000; property damage, \$250.

NEA Educators Employment Liability Program Summary Plan Description

I. INTRODUCTION

The purpose of this summary is to inform NEA members about the structure and principal provisions of the 1988-89 NEA Educators Employment Liability Program, referred to as the "EEL Program." Please remember that this is only a summary. If there is any conflict or inconsistency between this summary and the underlying contracts and documents, the contracts and documents must be controlling.

The "EEL Program" is an insurance plan designed to protect you, as an NEA member, against financial liabilities incurred as a result of certain kinds of accidents occurring in the course of your employment, including certain costs of providing a legal defense to you for claims against you.

The Program is administered by NEA and its state affiliates and is underwritten by the Horace Mann Insurance Company. The entire premium for the plan is paid by NEA.

This summary is being furnished in compliance with the Employee Retirement Income Security Act of 1974 (ERISA). As participants in the EEL Program, you are entitled to certain rights and protections under ERISA. These rights are summarized in Part VIII of this summary.

II. GENERAL INFORMATION

PLAN NAME/SPONSOR: The Plan is generally known as the NEA Educators Employment Liability Program ("EEL Program"), and is sponsored for NEA members by the National Education Association of the United States (NEA), 1201 Sixteenth Street, N.W., Washington, DC 20036.

TYPE OF PLAN/IDENTIFICATION NUMBERS: The EEL Program is a welfare plan providing accident liability insurance and reimbursement for attorney fees and court costs. NEA has been assigned identification number 530115260 by the Internal Revenue Service. NEA has assigned NUMBER 523 to this Plan.

ADMINISTRATION/PLAN ADMINISTRATOR: The EEL Program is administered by NEA pursuant to resolutions adopted by its Board of Directors and Executive Committee and pursuant to agreements between Horace Mann and NEA. Communications concerning any aspect of the Program should be addressed to Educators Employment Liability Program, c/o NEA Legal Services, 1201 Sixteenth Street, N.W., Washington, DC 20036. The telephone number is (202) 822-7080.

SERVICE OF PROCESS: If legal action involving the Program is necessary, legal process may be served upon the Plan Administrator. The agent for service of legal process is Lynn Ohman, c/o NEA Legal Services, 1201 Sixteenth Street, N.W., Washington, DC 20036.

TRUSTEES/COLLECTIVE BARGAINING AGREEMENT: Since all assets of the Program consist of insurance contracts and funds held by a licensed insurance company, there is no trust under the Program and there are no trustees. In addition, the EEL Program has not been established and is not being maintained pursuant to the terms of any collective bargaining agreement with any employer.

III. ELIGIBILITY

MEMBERS: All active, life, educational support, substitute, retired life, and student NEA members are automatically covered by the EEL Program.

IV. COVERAGE

ACCIDENT LIABILITY: Under the EEL Program, you are entitled to reimbursement for damages, up to a maximum of \$1,000,000, and legal expenses incurred to defend you, as a result of certain "accidents" which occur in the course of your employment. An "accident" is an act which inflicts damages to someone other than yourself. The phrase "course of employment" means while you are engaged in activity which was undertaken pursuant to the terms of the employment contract or at the request or approval of your supervisor. (Coverage A)

EXCLUSIONS: You are not covered if the suit against you is—

- brought by another employee of an educational unit with certain exceptions;
- based upon liability which you have expressly assumed under any contract or agreement;
- seeking solely declaratory, injunctive, and/or similar nonmonetary relief;
- alleging any violation of the criminal law, except civil damages arising out of your use of corporal punishment.

Certain activities are also excluded from coverage under the EEL Program, such as:

- rendering of medical or similar services except by licensed school nurses, physical therapists, occupational therapists, psychological therapists, or guidance counselors, or on an emergency basis by nonmedically certified members;
- a publication or utterance of defamatory statements;
- ownership, maintenance, operation, use, loading, or unloading of any vehicles except:

- 1) driver training instructors who are riding as passengers in the course of their work;
- 2) vocational education instructors engaged in teaching shop; and
- 3) members supervising students entering or exiting a school bus.

- misuse of public and/or private funds;
- sale of food products or other goods manufactured by or under your supervision—except for home economics teachers and cafeteria workers, who are covered;
- use of firearms, except when physically restraining a student who is threatening others with firearms.

These are the major exclusions under this Program. Please consult the certificate of insurance for further details.

LEGAL AND DEFENSE FEES: You will be reimbursed for the following:

- Up to a maximum of \$25,000 per occurrence for attorney's fees and expenses incurred in the

defense of any criminal proceeding arising out of your employment except if the proceeding arises out of an action against another employee. Unless the proceeding results from your use of corporal punishment, you must be exonerated in order to receive reimbursement. (Coverage B)

- Up to \$1,000 for bail bond premium as the result of an event occurring during your employment. (Coverage C)

ASSAULT-RELATED PERSONAL PROPERTY DAMAGE: You will be paid up to \$250 for the damage or destruction of your own property or property in your custody if you are assaulted at school or while engaged in an authorized school activity. Such damages must exceed coverage provided by any homeowner's policy, and there will be no coverage for damage or destruction of a vehicle of any kind or for any property owned, leased or rented by an educational unit. (Coverage D)

V. TERMINATION OF COVERAGE

Coverage under the EEL Program will be terminated or reduced under the following circumstances: If you cease to be an NEA member, or if NEA decides to discontinue the EEL Program as a whole. Termination will not affect amounts due for claims arising prior to termination.

VI. CONTRIBUTIONS

SOURCE/AMOUNT/MEDIUM: NEA pays the entire cost of the EEL Program. The amount is determined by the NEA and the insurance company.

This is an unfunded welfare plan. All contributions made by NEA are applied to pay the premium on the insurance policy issued by Horace Mann.

PLAN YEAR: The Program's fiscal records are maintained on the basis of an accounting year which ends on August 31 of each calendar year.

VII. CLAIMS

INITIAL PROCEDURES: If there is a claim for any benefits under the Program, you are to contact your state association's EEL coordinator within a reasonable time period and provide a copy of any and all relevant legal documents and a summary of the incident. The state EEL coordinator will thereupon forward to you the appropriate forms to fill out.

If unable to contact your state association's EEL coordinator, send a copy of all legal documents and the description of the events directly to Horace Mann Insurance Company, One Horace Mann Plaza, Springfield, IL 62715.

REVIEW OF DENIED CLAIMS: If you or any other person making a claim under the Program and NEA or the insurance company do not agree that benefits are payable, or do not agree as to the amount of the benefits payable, you should clearly state your objection(s) in a letter to NEA within sixty (60) days of the event. Write to Lynn Ohman, Manager, NEA Legal Services, 1201 Sixteenth Street, N.W., Washington, DC 20036.

VIII. YOUR RIGHTS UNDER ERISA

As a participant in the EEL Program, you are entitled to certain rights and protections under ERISA, as follows:

- You have the right to examine, without charge, at the offices of NEA Legal Services, 1201 Sixteenth Street, N.W., Washington, DC 20036, all Program documents, including the insurance contract (with riders and amendments) with Horace Mann and the pertinent resolutions adopted by the NEA Board of Directors and Executive Committee for the administration of the Program. You may also examine, without charge, copies of all documents pertaining to the Program filed by NEA with the U.S. Department of Labor, such as detailed annual reports and plan descriptions.

- You have the right to obtain copies of all Program documents and other Program information upon written request to NEA Legal Services at the above address. NEA Legal Services may make a reasonable charge for the copies.

- You are entitled to summary financial reports for the year ending August 31, 1989, when they become available.

In addition to creating rights for you, ERISA imposes duties on NEA and Horace Mann in its operation of the EEL Program. NEA is a "fiduciary." It has a duty to operate the Program prudently and in your interest. No one can prevent you from obtaining the insurance benefits to which you are properly entitled under the Program or from exercising your rights under ERISA. If your claim for a benefit is denied in whole or in part, you must receive a written explanation from Horace Mann for the denial. You have the right to have Horace Mann review and reconsider your claims. Under ERISA, there are steps you can take to enforce your rights. For instance, if you request Program materials to which you are entitled under ERISA and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require NEA to provide the materials and pay you up to \$100 a day until you receive the materials, unless the materials were not sent because of reasons beyond NEA's control. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that Program fiduciaries misuse the Program's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or file suit in federal court. The court will decide who will pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim frivolous. If you have any questions about the EEL Program, contact NEA Legal Services. If you have any questions about this statement or about your rights under ERISA, contact the nearest Area Office of the U.S. Labor Management Services Administration, Department of Labor.

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actually is no-cost
insurance."*

Stacie Sterling
Member Services Representative



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At absolutely no cost to you. Your association offers DUES-TAB because we value our members and want to keep them!

* Active, Reserve, Staff and Life NEA members are eligible for DUES-TAB. Life members must be actively employed in the field of education.

Administered by NEA Special Services



MEMBERS INSURANCE TRUST

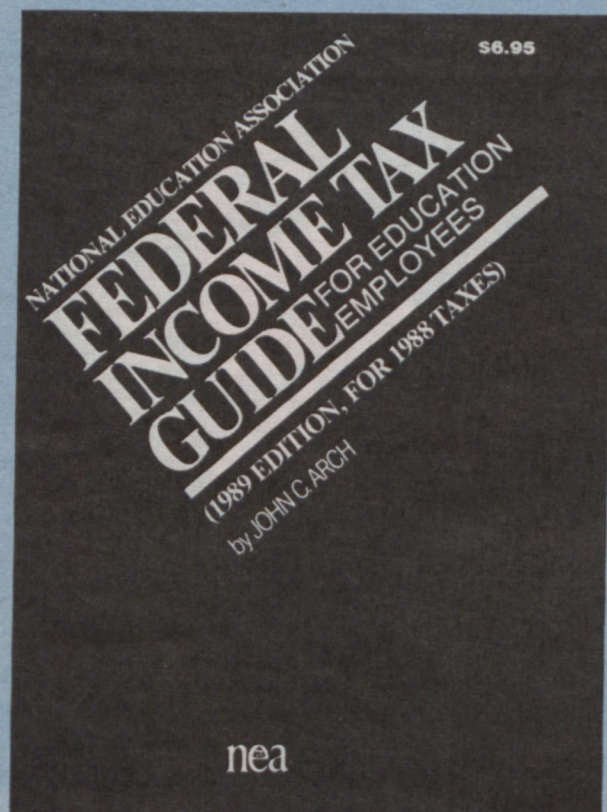
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For Tax Year 1988

Why more than ever? Because many of the major changes in the Tax Reform Act of 1986 are different for the 1988 tax year than they were for '87. Be sure you have the current information so you can file a correct return!



Some adjustments for 1988:

- ★ Lower Tax Rates ★ Increased Standard Deduction
- ★ Increased Personal Exemption ★ Reduced Deductible Interest
- ★ Social Security Numbers for Five-Year-Olds
- ★ Increased Social Security Tax Wage Base

These, plus tips on how to avoid an audit ... tax-sheltered annuities (TSA's) ... IRA's ... home equity loans ...

BRAND NEW

**NEA Federal
Income Tax Guide**
Computer Software Spreadsheet

Use this program to prepare, calculate, test alternatives, and produce your tax forms. The step-by-step spreadsheets do all the work, and when you're finished ... you have **approved forms** you can send directly to **IRS!**

The program is written for AppleWorks on an Apple II computer, with at least 128K of memory ... 5-1/4" diskettes only.



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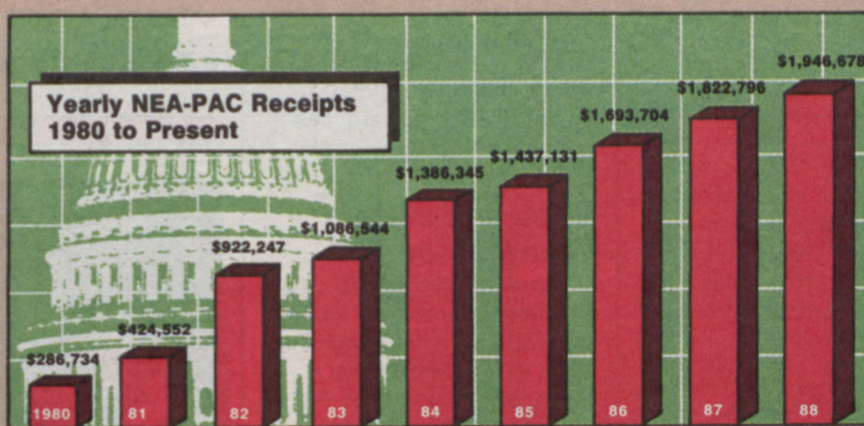
POLITICS

NEA Political Action Fund Nears \$2 Million

Do NEA members believe that a strong political action program is essential to improving public education? You bet they do—and in ever-increasing numbers and dollar amounts.

For 1987-88, contributions to NEA-PAC, NEA's political action arm, reached nearly \$2 million, up \$124,000 over the year before. Eleven state affiliates increased their total NEA-PAC contributions by over 20 percent. They are Alabama, Arkansas, Florida, Missouri, Ohio, Oklahoma, Overseas, Puerto Rico, Rhode Island, South Dakota, and Virginia. The year's top cash contributors were California, Michigan, Washington, Pennsylvania, and Alabama. The highest per-member average contributions came from Wyoming, Washington, Nevada, Oregon, and Hawaii.

Nearly 20 percent of the year's total contributions came from the 8,479



Association members who were delegates to the 1988 Representative Assembly in New Orleans. They gave a grand total of \$345,909, or an average of \$40.80 per delegate. The Illinois Education Association delegation raised the largest amount.

More delegates than ever before showed their support by participating in

NEA-PAC's annual "Running for Office" marathon. This year, over 1,200 delegates joined in the fun and raised more than \$55,000 in contributions from their sponsors.

Does the money make a difference? During the 1988 federal election cycle, NEA-PAC endorsed 345

candidates and contributed nearly \$2 million to their campaigns. A gratifying 81 percent of the endorsed candidates won their elections.

NEA Director of Government Relations Ken Melley says NEA-PAC endorsements let candidates for federal election know that "NEA members are prepared to back those who back public education."

"NEA-PAC supporters," he adds, "are making our nation's turbulent political environment safe for candidates who want to be leaders in the fight to improve our public education system."

But, Melley cautions, "The job won't be done until every NEA member supports NEA-PAC. When we have that kind of backing and that kind of clout, we can elect a Congress that equates the quality of our nation's schools with the future economic security of our nation."

INTERNATIONAL

Exchanging Insights, Making Friends

The kids from overseas are a joy—and now you can spot the exchange programs that best suit your school.

"Hosting students from other parts of the world does promote peace through understanding," says English teacher Carmen Pucheu of Enka, near Asheville, N.C. "American students love learning about our world through exchange students."

Pucheu, who advises the 40-member international club at Enka High School, should know: over the past six years she's placed about 50 exchange students through the Open Door Exchange Program.

This year, Enka High has hosted eight students from four continents. In return, three Enka students received Open Door scholarships to France, West Germany, and Yugoslavia.

"It's especially exciting for students here, who don't meet many people from very different backgrounds," Pucheu notes. The Enka exchange students visit schools around the district, telling the youngsters of this Great Smoky Mountain region about the history, culture, and teenage life of places like Brazil, Japan, and West Germany.

They also give their impressions of school in this country. Enka (with 1,300 students, the state's third largest high school) is "hard to get around without a map," says a Brazilian—but, adds a Japanese, "everyone is very friendly." And "in Israel we cannot choose our courses."

Every year similar experiences involve thousands of students in hundreds of schools in every part of the United States. Unfortunately, not every ex-



Enka (N.C.) High students are playing host to these eight foreign exchange students from four continents. In return, three Enka High students received scholarships to France, West Germany, and Yugoslavia.

change experience is a happy one.

Suppose you're interested in arranging an exchange program for some of your school's students—or your own children—or in hosting some overseas students in your school and community. How do you know which of the more than 300 international exchange programs will provide a safe, intercultural learning and living experience for young people?

What about the stories of programs that isolate young Americans from the host culture, offer them incompetent teachers or superficial courses, place them in unsuitable homes or substandard living conditions, abandon them from arrival to departure, or leave them without medical care or any way of getting home early if they get sick?

How can you make sure that the youngsters you know don't get into this kind of situation? And how can you check out programs that want to put students from overseas into your school?

There is—now—a way. The four-

year-old Council on Standards for International Educational Travel (CSIET) will evaluate any student exchange program that requests it, using standards in nine major areas, from educational perspective to placement,

operations, and insurance.

The Council publishes an annual advisory list of the programs that have sought its evaluation and met its standards. Open Door, which sponsors five of the Enka students, is one of the programs described in CSIET's advisory list.

Since CSIET started operations in 1985-86, that list has grown from 20 organizations arranging exchanges for about 53,000 students in 74 countries to 49 organizations dealing with some 84,000 students in 95 countries. Each listing notes the organization's date of establishment, number of participants in the previous school year, countries served, staffing level, type (e.g., academic, fraternal, commercial) along with a detailed description of its programs.

The lists come out in late summer; to get the latest, which covers programs operating in 1988-89, send a check for \$6.50 to CSIET, 1906 Association Drive, Reston, VA 22091 (1-703-860-5317).

—Jane Power

Check It Out

CSIET advises anyone planning to work with an exchange program to investigate it thoroughly, asking questions like these:

- ▶ Is the program operator legally responsible? If not, who is?
- ▶ What do people who've worked with the program have to say about it?
- ▶ Does the program's actual schedule bear out its stated emphases (study, intercultural exchange, language experience)? What's the course content?
- ▶ What are the criteria for selecting the overseas teachers, homestay families, chaperons who accompany the

groups, tour directors?

- ▶ Are student participants carefully selected? Do they have to submit recommendations? Meet language requirements?
- ▶ With whom, and for how much, is the sponsoring organization bonded?
- ▶ What's included in the basic cost? What will cost extra?
- ▶ Will the program send students home promptly if they run into serious difficulties?
- ▶ Will a program that places overseas students in your school take complete legal and financial responsibility?
- ▶ Are the purposes of the sponsoring group consistent with your school's purposes?

—J.P.

Your NEA

REACHING OUT

Teacher Day: Mark Your Calendar

Start planning now for National Teacher Day, Tuesday, May 9. A kit of materials and ideas to help plan and promote the celebration in your community will be mailed from NEA to your local Association president by early February.

NEA National Conferences in March, April

NEA's second and third national conferences of the 1988-89 school year are scheduled for the weekends of March 3-5 and April 7-9, respectively.

The second conference—on Education and the New Economy—will be held in San Diego, Calif. The third—on Association Advocacy: What Serves Learners Serves Education Employees—will take place in Denver, Colo.

Registration information and details about the conferences will appear in future issues of *NEA NOW*, the weekly newsletter mailed to Association leaders.

AIDS Resource

The American Foundation for AIDS Research (AmFAR) has developed an AIDS information resource directory, a guide to over 400 products relating to AIDS education. Included are pamphlets, videotapes, posters, and more.

The directory is divided into four sections: a guide to selected AIDS educational materials, information about producers and distributors of the materials, a list of late entries and materials under development, and a collection of references, resources, and service information.

To order your copy of the directory, send a \$10 check or money order to AmFAR, AIDS Information Resource Directory, Box 2108, Passaic,

NJ 07055. For rates on bulk orders, call 1-212-719-0033. To order via credit card, call 1-800-992-2873.

Student Teacher Competition Set

Members of the National Education Association Student Program have until March 20, 1989, to submit their entry forms, lesson plans, and 30-minute video tapes for the 1988-89 National Student Teaching Competition.

The competition has two categories, for students planning to teach elementary and secondary school. Each first place winner will receive \$2,500, each second place winner, \$1,250.

Regional winners will be flown to Washington, D.C., to teach a group of local students before a panel of judges, who will announce the national winners on May 5. For more information, write to National Student Teaching Competition, NEA Student Program, 1201 16th St., N.W., Washington, DC 20036.

MAKING NEWS



NEA President Mary Hatwood Futrell accepts education leadership award from NBCSL President and Pennsylvania Rep. David Richardson.

NEA President Mary Hatwood Futrell was keynote speaker at the recent annual conference of the National Black Caucus of State Legislators (NBCSL) in Tulsa, Okla. Futrell urged the 300 participants to begin a campaign to reverse the downward trend in the number of minority voters and to guard against America's becoming two societies divided by race. She also urged participants to be concerned about the effects

that redistricting and reapportionment may have on Black interests and gains over the last 25 years.

NBCSL presented Futrell with an award for distinguished leadership in equity and excellence in public education. NEA was also honored by NBCSL. The Association received that group's 1988 Labor Award for assistance and support in helping NBCSL achieve its overall goals and objectives.

LOOKING BACK

► Two of the most recent philanthropic programs for the college education of specific groups of youngsters ("Realizing the American Dream," Oct.) affect 127 seventh graders in Washington, D.C.

Maryland millionaire Stewart Bainum, Sr.—founder and chair of a chain of health care centers and hotels—and Virginia millionaire Norman Harrower III—president of Windsor Development Co.—have each invested \$300,000 in programs affiliated with the I Have a Dream Foundation. Such programs must meet the stringent requirements set by the Dream Foundation's founder, New York industrialist Eugene Lang.

Bainum has invested \$300,000 for the college costs of 67 students in two seventh-grade classes at Kramer Jr. High. He anticipates

that the money will grow to between \$600,000 and \$1 million by the time the group graduates from high school.

Harrower also has invested \$300,000—for the education of current seventh graders at Friendship Elementary school.

► In January 1988, the Supreme Court ruled (in *Hazelwood School District v. Kuhlmeier*) that student newspapers aren't a public forum fully protected by the First Amendment ("Supreme Court Chills Student Press Rights," March 1988). Since then, school districts have been considering how they should respond to that decision, and many are finding their policies outdated as their states move to minimize the impact of the decision by expanding First Amendment protections for student journalists.

Massachusetts is the first state to adopt such a legislative response. A new law there guarantees public high school students freedom of expression, provided they don't disrupt school operations. The law also absolves school officials from responsibility in any civil or criminal action brought against a student publication.

Candidates for NEA Office Must File by April 1

Delegates to the 1989 NEA Representative Assembly, to be held June 30-July 5 in Washington, D.C., will elect a president, vice-president, and two Executive Committee members. The president and vice-president will serve two-year terms, and the Executive Committee members will serve three-year terms, all beginning Sept. 1, 1989.

Candidates must have been NEA active members for two years immediately preceding the election. Time spent by an active member in the educational support membership category will be counted for purposes of the two-year requirement.

The May/June issue of *NEA Today* will carry the photo and candidate statement of anyone filing for office and submitting a statement by April 1. Submission of filing forms does not constitute nomination for office.

The Representative Assembly may also need to elect at-large NEA directors representing ethnic minorities, administrators, classroom teachers in higher education,

and active members employed in educational support positions pursuant to Article V, Section 1 (c), (d), (e), and (f) of the Constitution. If such elections are necessary, the presidents and executive directors of state affiliates, the Board of Directors and Executive Committee, and the NEA Committee on Minority Affairs will be notified in June.

An incumbent member of the NEA Executive Committee has filed for the vice-presidency. If he is successful in his bid for that office, a third position on the Executive Committee will become vacant and the Representative Assembly will elect an individual to fill the remaining portion of his term, which will run from Sept. 1, 1989, through August 31, 1990.

Filing forms and election information, including the *Campaign Regulations for Candidates for NEA Office*, are available from the NEA Executive Office, 1201 16th St., N.W., Washington, DC 20036. The document *Campaign Regulations* sets forth the special provisions that govern the campaigns of candidates for the potential one-year vacancy on the Executive Committee.



Jeff Robinson

TECH TALK

Video Sparks Student Interest, Helps Teachers, Too

While computer technology is getting the lion's share of publicity in schools these days, video production is drawing in more and more students of all ages. Teachers are introducing video skills to students with a wide range of academic abilities.

And student (or staff) video production can be an educational bargain. Video equipment—combination cameras and recorders (camcorders) and videocassette recorders (VCRs) especially—are more affordable now than, say, five years ago. These days even small school districts with limited resources can—and do—buy at least some video equipment. A recent report from the Office of Technology Assessment points out that while just eight years ago only a few schools had VCRs, today 90 percent have at least one, and most have more than one.

Students are using video equipment in a variety of ways. In Birmingham, Ala., Gardendale Elementary students are producing their own travelogues and newsreels for a course called "My Home's in Alabama." Library media specialist Lou Armstrong spent her 1988 spring vacation driving a group of Gardendale students 1,200 miles around the state while they videotaped



Students of all ages are learning to use video equipment for a wide range of classroom projects. In the process, they're acquiring a variety of skills, including script writing and tape editing.

historical sites, agricultural and industrial scenes, and tourist attractions. The group was even able to tape the governor at work in Montgomery.

"The students learned video skills, along with their history and geography," Association member Armstrong points out.

Students aren't the only ones learning through video these days—teachers are using videos in their professional development programs. The Great Falls, Mont., school system, for exam-

ple, has created a videotape library on student academic and social problems. Teachers use the tapes as both reference and inservice education tools.

"The program is especially valuable to today's teachers," points out Morningside Elementary third grade teacher Patty Lewis, "because two of our biggest problems are limited time and demanding classroom schedules."

At Morningside Elementary, a video library is one component of a staff development program designed to help

teachers deal with individual student differences. The tapes in Morningside's "Tactics Bank" help teachers handle such problems as inappropriate behavior, failure to complete homework, and daydreaming.

Video technology can fit in well with other teaching techniques, notes Lewis. "The best part about it," she adds, "is that it can be as simple or as complicated as we need and the school's budget allows."

—Ron Holt

Teachers—Travel Free on EF Educational Tours

Every year, more and more American educators are discovering the tremendous rewards of leading a student group on an educational study tour.

EF, the largest and most experienced educational tour specialist, offers carefully designed educational tours to all corners of the globe. Tours that complement learning disciplines like geography, sciences, history, social studies, and languages.

Teachers travel free on all EF programs with just six student enrollments. For each additional six students enrolled on a program, another free trip is earned - so it is really easy to bring along your spouse, a friend or a teaching colleague - absolutely free!

EF also provides a comprehensive

range of educational support materials - ideal as classroom resources. We will send you a free Classroom Presentation Pack which includes an exciting video. Call us now, or return the coupon on this page.

Find out more about EF and the tours we offer today. Call us toll-free 1-800-637-8222, and we will be happy to send you a complimentary copy of our 1988-89 catalog, which contains all the information you need to become a free world traveler.

Mail to: EF Educational Tours,
One Memorial Drive, Cambridge, MA 02142.

Name: _____

Address: _____

Telephone: (wk) _____

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☐ I am interested in finding out more about free travel with EF. Please send me a Classroom Presentation Pack.



YOU AND YOUR RETIREMENT

It's been a really rough day. A pep rally shortened all your class periods, and students had basketball on the brain all day long. The mimeo monster ate your master copy of tomorrow's test. The principal "asked" you to serve on yet another committee. How many more years, oh Lord, how many more?

If you're like most teachers, you've spent at least 15 years in the classroom, and there are times when you count the days till your retirement luncheon.

Other days you wonder if you're really ready to retire. What'll you do with all that free time? Will you sell the house and move into an apartment? What if you get sick? And last but not least, how will you foot the bills?

With the decline of the extended family and increase in life expectancies, you need to plan for a much longer and more expensive old age than before. And you're never too young to start.

So get out your No. 2 pencils, and let's begin by assessing your current financial situation.

ARE YOU READY FINANCIALLY TO RETIRE?

STEP 1

YOUR RETIREMENT ASSETS

Type of Asset	Current Value	×	Yield Factor (Table A)	=	Future Value
Residence	_____	×	_____	=	_____
Other Real Estate	_____	×	_____	=	_____
Stocks and Mutual Stock Funds	_____	×	_____	=	_____
Bonds and Mutual Bond Funds	_____	×	_____	=	_____
Life Insurance Cash Value	_____	×	_____	=	_____
Savings and Money Market Accounts	_____	×	_____	=	_____
Collectibles	_____	×	_____	=	_____
Other	_____	×	_____	=	_____
			TOTAL	=	_____

TABLE A: YIELD FACTOR

This table helps you determine how much your assets will appreciate over time. Multiplying this factor by the current value of your investment, gives you the future value of your assets.

No. Years to Retirement	Expected Yield			
	5%	8%	10%	12%
3	1.15	1.25	1.33	1.40
5	1.28	1.47	1.61	1.76
10	1.63	2.16	2.59	3.11

STEP 2

ANNUAL RETIREMENT EXPENSES

How much income will you need per year to retire? First, use this chart to itemize your current expenses.

	Current Costs	Retirement Costs
Fixed Expenses		
Rent/Mortgage	_____	_____
Insurance Premiums	_____	_____
Car Payments	_____	_____
Other Loan Payments	_____	_____
Tuition, Day Care	_____	_____
Medical Costs	_____	_____
Household/Auto Repairs	_____	_____
Other Fixed Expenses	_____	_____
TOTAL	_____	_____
Variable Expenses		
Food, Beverages	_____	_____
Clothing	_____	_____
Meals Out	_____	_____
Travel	_____	_____
Entertainment	_____	_____
Contributions, Gifts	_____	_____
Interest on Credit Cards	_____	_____
Furniture, Appliances	_____	_____
Gasoline	_____	_____
Grooming	_____	_____
Medications	_____	_____
Domestic Help, Lawn Care	_____	_____
Children's Allowances	_____	_____
Other Variable Expenses	_____	_____
TOTAL	_____	_____
Variable + Fixed Expenses = TOTAL EXPENSES _____		

After you figure out your current expenses, go through the chart a second time and calculate your retirement expenses (in today's dollars). Ask yourself if you'll need the second car, if you'll need to allow money for children's tuition, or if you'll need to put aside more money for medical costs. Calculate your total retirement costs.

Now, let's take inflation into account.

$$\text{Total Retirement Expenses} \times \text{Inflation Factor (Table B)} = \text{Annual Retirement Expenses}$$

Table B. INFLATION FACTOR

No. Years to Retirement	Estimated Inflation Rate (you choose)	
	5%	8%
3	1.15	1.25
5	1.28	1.47
10	1.63	2.16

STEP 3

CAN YOU AFFORD TO RETIRE?

Based on information from your pension fund and Social Security Administration, estimate your pension and Social Security annual benefits. Add in any other regular sources of income.

Annual Pension	_____
Social Security	_____
Other Revenue	_____
TOTAL INCOME	_____

If your retirement income is greater than your projected retirement expenses, congratulations! Barring unforeseen circumstances (like double digit inflation or catastrophic illness), you're in good shape to retire comfortably.

If your expenses are greater than your income, you've got some adjusting to do. Order the following free resources to help you plan, and seek qualified, professional help.

Resources

NEA Special Services has published two new guides to help members prepare for retirement.

► *First Steps to Financial Planning* explains the steps involved in financial planning, translates financial jargon, provides ways to assess the need for professional help, and prepares novices for dealing with professional financial planners.

► *Investments* explains investment theory, provides information on all kinds of investments, and helps readers determine which investments are best for them.

To order these publications, write to NEA Member Benefits Response Center, 51 Monroe St., Suite 200, Rockville, MD 20850, or call 1-800-637-4636. Both booklets are free to NEA members.

► NEA-Retired offers its members *Planning for the Best Years of Your Life*, a series of six booklets designed to help those nearing retirement plan their lives and finances. Lifetime members of NEA-Retired receive the series free.

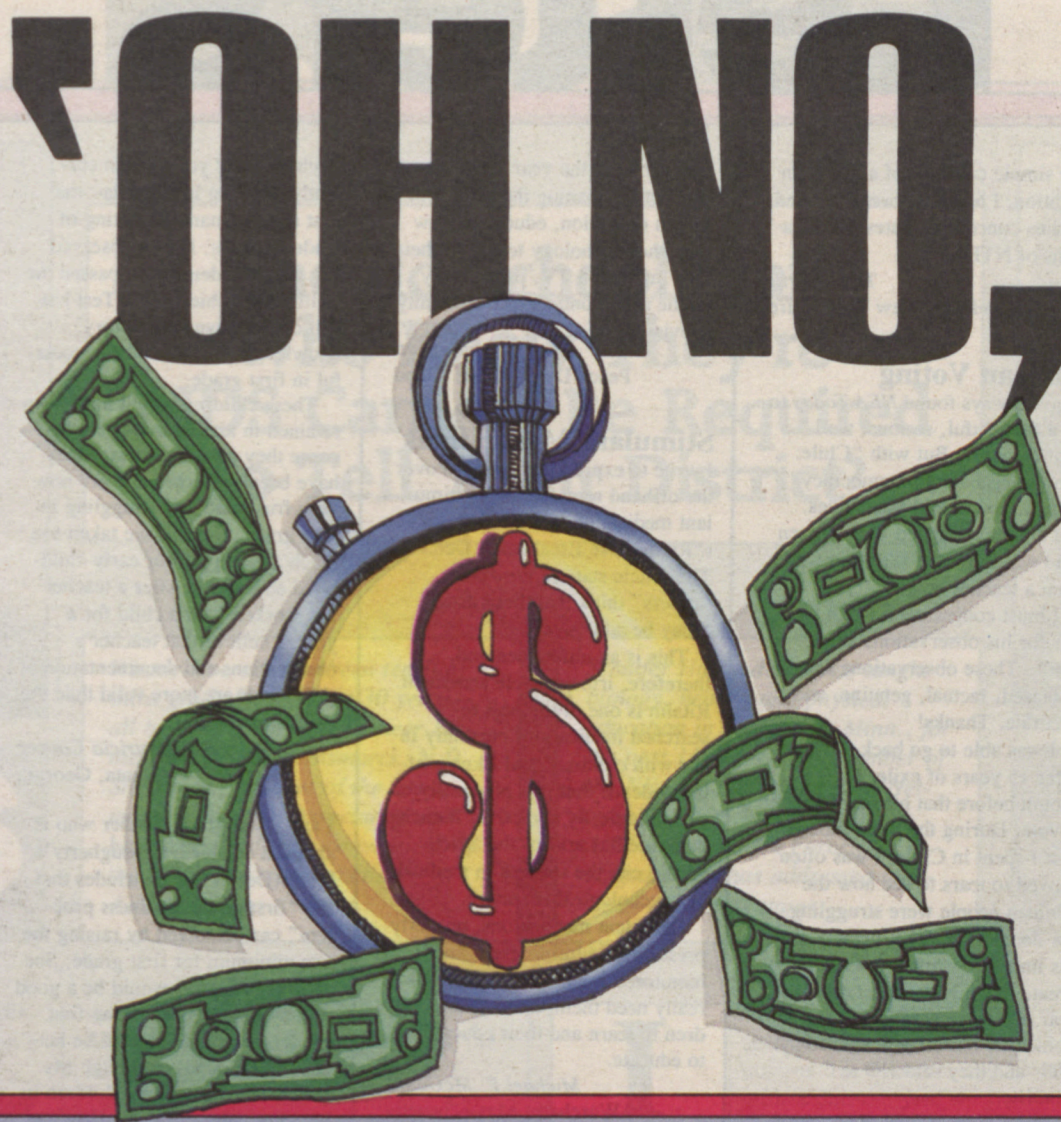
PERSONALLY SPEAKING

Tax Changes To Watch For

Still trying to decipher the ins and outs of the Tax Reform Act of 1986? Join the club. Last year, *Money* magazine asked 50 professional tax preparers around the country to calculate the tax obligations of a hypothetical family. They got 50 different answers!

Changes this year include:

- ▶ Higher standard deductions: \$5,000 for marrieds filing jointly; \$3,000 for singles.
- ▶ Higher personal exemptions: now \$1,950 each.
- ▶ Lower deductions for many kinds of consumer interest.
- ▶ Stricter rules for the deductibility of interest on loans taken for educational or medical purposes.



Not Tax Time Again

Interest Deductions Merit Special Attention

Starting in 1987, not all interest expenses were tax-deductible—but now deductibility depends on why the money was borrowed and on how the loan was secured. Then the Revenue Act of 1987 changed the rules again, creating some new angles that taxpayers need to understand.

Interest incurred as a business expense or to finance investments is still fully deductible—but interest on loans for medical or educational purposes no longer gets that kind of consideration.

For the 1988 tax year, only 40 percent of interest charges on “personal” loans (such as automobile financing and credit card bills) is deductible. That’s down from 65 percent for 1987. Only 20 percent of personal interest costs will be deductible in 1989, 10 percent in 1990—and nothing at all after that.

Starting in 1988, mortgage interest is classified as “acquisition indebtedness”—that is, debt incurred to buy, build, or “substantially improve” a principal or second residence and secured by a recorded lien on that property. Interest on acquisition indebtedness of up to a total of \$1 million (\$500,000 for married individuals filing separately; \$100,000 for singles) is still fully deductible. Anything more is considered personal debt.

Other debt secured by your first or second home is now

called “home equity indebtedness.” This can amount to no more than the fair market value of the property minus its acquisition indebtedness. Interest on home equity indebtedness of up to \$100,000 (\$50,000 for married individuals filing separately; \$100,000 for singles) is still fully deductible.

Although these rules are easier to comprehend than the original 1986 law, some people claim that even Congress still doesn’t understand all of their ramifications. To make matters more confusing, there are new provisions for loans that were financed or re-financed after August 16, 1986. From now on, homeowners may want to get a tax consultant’s advice before using their residences as collateral.

These new laws do not alter the fact that your home is still one of your best investments. They do make it essential, however, to keep accurate records not only of interest you pay but of expenditures you make to improve your home—if you want to maximize your home’s tax benefits.

Cheer up. No one likes to pay taxes, but everyone likes at least some of the things that taxes pay for. Besides, before you start feeling too sorry for yourself, think about what citizens of other countries pay.

The top tax rate for individuals in the United States is 33 percent. It’s more than 55 percent in West Germany, the United Kingdom, France, Italy, and Spain. In fact, personal income taxes are a higher percentage of Gross National Product in over 20 industrialized countries than they are here. If you take out defense spending, our government budget is a smaller percentage of GNP than that of any other major industrialized country.

Still, there’s no point paying more taxes than required. And knowing the latest changes in the tax laws is a good way to make sure you pay only what you owe.

Avoiding the ‘Kiddie Tax’

Many people assume that they can no longer lower their taxes by giving money to their children. That’s not entirely so—and the steadily rising cost of a college education makes it more important than ever for parents to take every opportunity to see their savings for education grow. Statistics show that a student could pay as much as \$300,000 for four years at the most expensive universities by the year 2000.

As the tax law currently stands, for a child under 14 the first \$500 of unearned income—such as interest and dividends—goes untaxed. The next \$500 is taxed at the child’s rate. Anything above that, however, is taxed at the parent’s rate. After the child turns 14, however, all income is taxed at his or her rate.

The first thing to realize is that \$1,000 of interest or dividends per year is nothing to sneeze at: it represents about \$12,500 invested in certificates of deposit at today’s rates. If your youngster does

Mistakes To Avoid

Tax preparers say lots of people made a simple mistake last year that cost them hundreds of dollars. Did you?

Many taxpayers who itemized their deductions forgot to deduct their state and local income taxes. Apparently they remembered correctly that the new law no longer allowed them to deduct state and local sales taxes. But they unnecessarily ignored their state and local income taxes as well.

If you itemized your deductions last year, check your copy of Schedule A to make sure you didn’t fall into this trap. If you did, you can get a refund by filing a 1040X Amended Individual Tax Return (ask the IRS for the form).

If you didn’t keep copies of your 1987 return, shame on you. But don’t despair. You can get copies of your old returns from the IRS by submitting a Form 4506, paying \$4.25 apiece, and waiting five weeks (at least).

begin to approach the \$1,000 limit, there are strategies you can pursue.

Buy Series EE US Savings Bonds that will mature after the child turns 14. No taxes are due on Savings Bonds until they’re cashed in, and they’re entirely exempt from state and local taxes. You can purchase up to \$15,000 of bonds (with face value of \$30,000) per child per year.

Invest your offspring’s money in tax-free mutual funds or bonds. Tax-free Zero Coupon bonds are especially attractive for college savings, since you know exactly what they’ll be worth at maturity.

One thing to avoid: single premium life insurance policies for children. Insurance agents are selling them as a way to defer taxes, but they don’t make sense for children, since in general no one else depends on their income.

A final strategy for children of any age who work: Don’t ignore IRAs. The 10 percent penalty for withdrawing money before age 59½ might be worth paying if the student goes to college full-time and has no taxable income in the year in which the money is taken out. This could be especially useful for those who plan to take some time off before starting college, or who are already wondering how to finance graduate school.

Letters



Children's Books

I was dismayed to find not one reference to children's librarians, school or public, in the story "A Wild and Wonderful World: Children's Books" (Dec.). Though many of the suggestions of how teachers might connect with the best in children's literature were excellent, what should be the most obvious and perhaps easiest connection was entirely left out.

Walk down the hall, and if you're fortunate enough to have a professional librarian in the library media center, ask him/her for some good books. I'm sure any librarian will keep you supplied.

Teachers who develop a connection with a dedicated librarian will find access to untold literary riches and be drawn into the wealth of children's books by a professional who knows the base metals from the gold.

Rosanne Aversa
Weymouth, Massachusetts

ETS and NTE

The article "New Teacher Test To Debut in 1992" (Dec.) comes as welcome news. It would be even better news if another organization were to surface in the educational testing field. I wonder how many teachers other than myself have found the ETS totally uncooperative and unresponsive.

I started exploring the possibility of taking the NTE about three years ago. After a few letters and about 1½ years, I finally received some information and a sample exam. Upon examination, I found that the exam had very few questions in science and almost no questions in my specific teaching areas, chemistry and physical science. I was also dismayed to find an extensive so-called listening test, which really tested one's ability to memorize and recall large pieces of information after hearing them spoken verbally, and which were specifically designed to trick the listener.

I fail to see how such an exercise can test any skill of value that would normally be used in the classroom. When I wrote to ETS of my concerns, I did not receive, and still have not received, even

the simple courtesy of a reply. In addition, I have not even received replies concerning dates and locations of NTE tests.

Tim Morrill
Pelham, New Hampshire

Chilean Voting

I have always found *NEA Today* to be a thoughtful, serious, well-written paper. But with "Chile: Struggling Back to Democracy" (Dec.), you outdid yourselves.

I am a naturalized U.S. citizen who was born and raised in Chile. I am a teacher now.

I must congratulate Keith Geiger for his observations about Chile. These observations were unbiased, factual, genuine, and accurate. Thanks!

I was able to go back to Chile after 15 years of exile. I left a month before that historic October 5 vote. During the three months that I spent in Chile, I was often moved to tears to see how the Chilean people were struggling for democracy. The dictator in all his immense brutality was able to create in Chile the most draconian fear. Chileans were able to overcome that fear. They went to the polls and they said NO to Pinochet.

Mr. Geiger's final observation is of the utmost importance for U.S. citizens. Like Mr. Geiger, I have not one single time missed my right to vote. I have always been the first to vote in my voting place. We must not take our democracy for granted.

Manuel O. Lopez
Sacramento, California

TV and Kids

I agree with the diagnosis by William Dietz, M.D., of TV's effects on children ("Kids and TV," Dec.), but I would encourage an alternative prescription: teach students to produce their own TV programming.

When students learn the techniques of video production, they become less passive and more critical of the TV medium itself; they become media literate.

With today's proliferation of camcorders plus the growth of cable TV's public access channels in communities across the nation, the time is ripe for teachers to assume an active role in shaping

television for the year 2000. Instead of bemoaning the impact of TV on education, educators now have the technology to create their own impact on TV, particularly on the new frontiers of community television.

Judi Scott
Peace Dale, Rhode Island

Stimulant Medications

I write to express my concern over the offhand remarks about stimulant medications such as Ritalin ("Ritalin Use Escalates," Dec.). The article states anonymous "others" think that these drugs "may be addictive."

This is an unfounded and, therefore, irresponsible statement. Ritalin is one of the best researched medications currently in use with children, and I know of no evidence that it is physically or psychologically addictive. If such evidence has arisen, the article should cite the sources in medical or psychological literature.

Stimulant medications, properly prescribed, administered, and monitored for those children who really need them, allow those children to learn and their educators to educate.

Michael F. McQuaid
Wareham, Massachusetts

Parental Involvement

The article "Parental Involvement: Teachers Can Make It Happen" (Dec.) was very inspiring.

The article revealed excellent techniques and facts about students' performances—with the joint efforts of both teacher and parent. The information gave me more helpful ways to improve my personal approach to my students and their parents.

I also welcome wholeheartedly the conclusion that socioeconomic status of families does not correlate with achievement. The inspiring article gave me a great deal of gratification in knowing that teachers can make it happen.

Paula D. Fordham
Ocala, Florida

First Grade Readiness

On the question of "Should Kindergartners Be Tested for First Grade?" (Debate, Nov.), I say NO.

I have been a special education

teacher for 12 years. I am currently teaching in Georgia—the first state to mandate testing of kindergartners. I have observed that many students have passed the California Achievement Test but still do not have satisfactory knowledge or skills to be successful in first grade.

These children would have been retained in kindergarten, but because they passed a "test," they have been promoted and are now very frustrated and struggling in first grade. Haven't we taken too much away from our early childhood educators? After a teacher has worked with a child for a year, I believe that teacher's observations and documentation of skill levels are more valid than the results of any test.

Patricia Cooper
Atlanta, Georgia

I am a first grade teacher who is shocked at Marilyn Dougherty's letter (Dec.). She concludes that the "first grade readiness problem" can be solved by raising the age minimum for first grade. She writes, "Age 6½ would be a good minimum age for entering first graders. But older would be better...." It sounds as though Ms. Dougherty only wants children in her class who can read. How sad.

Primary teachers know that developmental age differences can be extreme in the lower grades, but these differences do not always correlate with chronological ages, as the author suggests. Requiring that children be a certain age will not solve a "readiness problem."

First grade children need effective and appropriate instruction geared to their special developmental needs.

Amy Campanella Traggianese
Bridgeport, Connecticut

Student Testing

Fred Newman's suggestions about student testing ("Is Student Testing Out of Control?," Nov.) miss the point. The 60 or so basic skill categories measured by 500 questions used by most major batteries are international "basics," the very bottom stepping stones to survive in any culture today.

After 60 years of experimenting, exploring, analyzing, and moaning, not one example can be

found to replace the \$2 standard test battery. What you have are 500 questions tried out on over 5,000 students, standardized in every state, measuring over 60 skill categories.

The two days of testing is the only real objective measurement of these skills in a professional/scientific manner. As a counselor who reads student records every day, I am aware of no other data that even come close to being valid/reliable. Most career, vocational, educational opportunities require this kind of objective data.

I can't imagine a school board or community accepting subjective information showing what Johnny produced. Fred is reliving the great sixties when we spent \$1 billion trying out thousands of incredible ideas...with almost 0 success.

Lynn D. Berntson
Rogue River, Oregon

Substitute Teachers

May I add one more suggestion to Ann-Margret Ewald's excellent article, "Substitutes Are Teachers, Too!" (Dec.)?

I always informed my classes at the beginning of the year and throughout the year that there was no such person as a substitute teacher; sometimes there might, however, be a different teacher in charge. This person was licensed, certified, and graduated, and perhaps had more teaching experience than I.

On the upper right-hand corner of my desk (where else?) was a folder clearly marked: For the Teacher in Charge. In it were lesson plans, directions, additional materials, plus clear directions as to the location of seating charts, attendance folders, and pertinent student information.

Let's do away with the use of the words "Substitute Teacher" and replace them with "Teacher in Charge."

Patricia C. Krzoska
Whitefish Bay, Wisconsin

The article by Ann-Margret Ewald was most appropriate. However, to say that "students hung by the rafters, threw paper airplanes, and switched seats," is an insult to students and teachers.

Our students are taught that they are people, and until they respect themselves, they cannot respect anyone else. Our theme is "Be All That You Can Be." When I leave for a meeting or am sick, I know my students are being themselves, and I'm proud of them.

Terry Bender
Glen Rock, New Jersey

Looking for Alternatives

We are conducting a search for schools that are using or are considering using school organization practices that are alternatives to traditional forms of ability grouping.

Examples of what we are looking for include reducing the number of subjects in which ability grouping is used; eliminating use of reading groups in elementary schools; using ungraded, nongraded, or

continuous-progress elementary programs; using the Joplin Plan or other means of grouping across grade lines; using untracked "core" programs in secondary schools in which teachers teach more than one period each day; using innovative means of mainstreaming students from special education; using innovative means of meeting the needs of gifted students within the regular classroom; us-

ing individualized instruction instead of ability grouping.

If you are involved in such a program or know someone who is, please send a brief description of the program to Ability Grouping, Center for Social Organization of Schools, The Johns Hopkins University, 3505 N. Charles St., Baltimore, MD 21218.

Robert E. Slavin
Jomills Henry Braddock II
Baltimore, Maryland

What's your opinion? NEA members are cordially invited to use this page to exchange ideas with their colleagues around the nation. We reserve the right to edit letters for length. Address correspondence to "Letters," NEA Today, 1201 16th St., N.W., Washington, DC 20036.

Debate



Lionel Bertach

Should School Staff Who Know They're AIDS Carriers Be Required To Tell Their District?

Winnie Hoersch has been teaching third grade for the past 30 years—all but one of them at Pioneer Elementary School in Bismarck, N.D. She's vice president of the Bismarck Education Association and has co-chaired state conventions of the North Dakota Education Association.

YES

Most HIV (the AIDS virus) carriers don't know they're infected with the virus. But as soon as a school employee does test positive for the antibodies, I believe that person should report the test results to the administration. That's only right, for the public good.

I recommend that Association members initially inform their district that they've tested positive through their Association legal services representative or UniServ director. That person can ask for a written statement of assurance that the information will be kept strictly confidential and won't be taken into account in evaluation or considered grounds for dismissal. Further, the statement should guarantee that no one but those administrators who need to know about the test results will know about them.

It's imperative that the employee be protected against any reprisal for being infected. But if employees with the HIV infection don't notify their district, administrators can't help them or those with whom they come in contact. Once word gets out that a school employee is HIV-infected, the district will have little control over the matter. If administrators are aware of the situation from the beginning, they can plan ahead for any eventuality.

Administrators who know about the HIV infection are also likely to be more understanding when the person with AIDS has to stay home with an illness. A doctor should determine when a person should take sick leave and whether that person is physically able to continue work.

In the interest of public safety, districts can do several things. They

should sponsor inservice sessions on AIDS so staff will be aware of how the AIDS virus can and can't be spread. These sessions should be ongoing and held whenever new information becomes available.

Some school jobs shouldn't be held by persons carrying the AIDS virus. I'm thinking, for example, of food preparation tasks that require the use of knives or other sharp instruments and of jobs involving the use of heavy equipment. Rather than risk accidental bleeding that might transmit the virus to someone else, such workers should be reassigned to less risky jobs. An infected cafeteria employee, for example, might run the cash register or collect lunch tickets. A maintenance person could do grounds work.

As a general protection against the spread of the HIV infection, the district should distribute surgical gloves and encourage staff to wear them whenever a situation warrants—for example, when attending to a child's injury.

School employees are in the people business. We deal with students, parents, colleagues—and the community as well. It's appropriate that we do all we can to protect everyone else's health as well as our own.

Jennifer Hugstad-Vaa has taught biology, health, and physical education in Burnsville, Minn., for the past 11 years. As a member of the NEA Health Information Network and her church synod's AIDS-Related Task Force, Hugstad-Vaa has addressed audiences in several states.



Larry Salzman

NO

Ideally, it would seem reasonable to answer this question with a definite yes, rationalizing that if a district had the medical information, it would treat the stricken person with compassion—allowing necessary time off for medical purposes—and with the assurance of complete confidentiality. However, past experience has demonstrated that fear, rumor, and innuendo have prevailed, leaving individuals infected with HIV fighting for basic rights, job security—and dignity.

An individual's right to privacy must be protected. The news of a teacher infected with HIV may be too fascinating for some not to tell just one person, who might tell just one person, until the entire community is aware of this confidential information. The Report of the Presidential Commission on the Human Immunodeficiency Virus Epidemic recommends that persons with HIV infection be treated the same as "all other persons with disabilities, including those with cancer, cerebral palsy, and epilepsy." If the school district doesn't require staff to report when they have cancer, then it shouldn't require them to report HIV

infection either.

If colleagues are falsely concerned about their own safety, they need to be educated. Since sexual contact or the sharing of needles are the ways the virus is transmitted, the infected individual is not a threat in ordinary professional relationships. There's no need to treat people infected with HIV differently from those not infected, so there's no reason for the district to know.

We're probably all aware of the highly publicized cases of schoolchildren with HIV in Kokomo, Ind., and Arcadia, Fla. Imagine the reaction of your community to news of a teacher's infection with HIV. Most likely, the teacher's classroom effectiveness would be greatly impaired. Too often, the presence of an HIV carrier has resulted in pandemonium, as people acted out of ignorance and fear.

People say that if infected individuals are in the workplace, others have the "right" to know. This view incorrectly assumes that everyone who is infected is aware of his or her HIV status. People may be asymptomatic for many years. A policy of identifying HIV-infected individuals would certainly not be inclusive, and it would give people a false sense of security (even though those individuals are in fact not a threat to them.)

The way we treat people with AIDS says much about us as a society and about each of us as individuals. A society is often judged by the way it responds to those in need. If our response is based on fear and ignorance, we adversely affect our whole society. If, however, we create policies based on facts, we'll help all those touched by AIDS—which may be every one of us.

NEA Board of Directors Policy on AIDS

The policy of the NEA Board of Directors on AIDS states that—

- ▶ The identity of an infected individual shall not be publicly revealed.
- ▶ No school employee shall be terminated, nonrenewed, suspended (with or without pay), transferred, or subjected to any other adverse employment action solely because he or she is an HIV-infected individual.
- ▶ A school employer may not require school employees to be tested for the HIV antibody.

For further information, contact the NEA Health Information Network, 100 Colony Sq., Suite 200, Atlanta, GA 30361, 1-404-875-8819.



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